

Citibank, N.A.

# Community Reinvestment Act 2025 Public File

As of April 1, 2025

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# Public Comment Letters 2023 through Q1 2025



# Public Comment Letters Q1 2025



April 1, 2025

To whom it may concern:

Please be advised that Citibank N.A., did not receive any written comments about the Bank's CRA Performance during the period of January 1, 2025 through March 31, 2025.

Please direct any inquiries to:

Citibank N.A.  
Attn: CRA Officer  
388 Greenwich Street, Floor 18  
New York, NY 10013



# Public Comment Letters

## 1/1/2024 - 12/31/2024



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# CRA Performance Evaluation Citibank, N.A. (5/6/2024)





## **PUBLIC DISCLOSURE**

May 6, 2024

### **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

Citibank, N.A.  
Charter Number: 1461

5800 South Corporate Place  
Sioux Falls, SD 57108

Office of the Comptroller of the Currency

Large Bank Supervision  
Constitution Center  
400 7<sup>th</sup> Street, S.W.  
Washington, DC 20219

**NOTE:** This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, and should not be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.

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## Overall CRA Rating

**Institution's CRA Rating:** This institution is rated Outstanding.

The following table indicates the performance level of Citibank, N.A. (CBNA or bank) with respect to the Lending, Investment, and Service Tests:

Performance Levels	Citibank, N.A. Performance Tests		
	Lending Test*	Investment Test	Service Test
Outstanding	X	X	
High Satisfactory			X
Low Satisfactory			
Needs to Improve			
Substantial Noncompliance			

\* The Lending Test is weighted more heavily than the Investment and Service Tests when arriving at an overall rating.

The major factors that support this rating include:

- The Lending Test rating is based on an Outstanding rating in all the bank's rating areas.
- The Investment Test rating is based on an Outstanding rating in all the bank's rating areas.
- The bank's High Satisfactory Service Test performance was driven by an Outstanding rating in the New York-Newark, NY-NJ-CT-PA Combined Statistical Area (New York CSA), and High Satisfactory ratings in four rating areas, the District of Columbia, California, Florida, and South Dakota. Cumulatively, these five rating areas made up 88.7 percent by deposit volume.

### Lending in Assessment Area

An adequate percentage of the bank's loans are in its assessment areas (AAs).

The bank originated and purchased 39.5 percent of its total loans by number and 71.3 percent by dollar amount inside the bank's AAs during the evaluation period. This analysis is performed at the bank, rather than the AA level. The percentages do not include extensions of credit by affiliates that may be considered under the other performance criteria. The percentages reflect a significant volume of small business credit card loans that were originated through retail partnerships located outside of the bank's AAs, which had the effect of lowering the percentages of small business lending inside the bank's AAs. This was considered as performance context.

Lending Inside and Outside of the Assessment Area										
Loan Category	Number of Loans				Total #	Dollar Amount of Loans				Total \$
	Inside		Outside			Inside		Outside		
	#	%	#	%		\$	%	\$	%	
Home Mortgage	97,238	69.7	42,349	30.3	139,587	77,305,533,426	73.0	28,592,374,161	27.0	105,897,907,587
Small Business	454,756	36.2	802,523	63.8	1,257,279	5,584,461,000	54.1	4,731,876,000	45.9	10,316,337,000
<b>Total</b>	<b>551,994</b>	<b>39.5</b>	<b>844,872</b>	<b>60.5</b>	<b>1,396,866</b>	<b>82,889,994,426</b>	<b>71.3</b>	<b>33,324,250,161</b>	<b>28.7</b>	<b>116,214,244,587</b>

*Source: Bank Data  
Due to rounding, totals may not equal 100.0%*

## Description of Institution

CBNA's main office is in Sioux Falls, S.D., but is headquartered in New York City, N.Y. CBNA is a full-service interstate bank that is a subsidiary of Citigroup, LLC, which is a direct subsidiary of Citigroup, Inc. (Citi). Citi is a global financial services company that does business in nearly 160 countries and employs approximately 230,000 employees worldwide. During the review period, on July 1, 2022, Department Stores National Bank, which was a subsidiary of CBNA, was merged into the bank. The merger did not affect the scope of the bank's operations during the evaluation period.

CBNA had total assets of almost \$1.8 trillion as of December 31, 2022. This included total loans and leases of \$641.5 billion that consisted of \$153.9 billion (24 percent) of loans and leases in commercial loans, \$151.6 billion (23.6 percent) in other loans, \$167.6 billion (26.1 percent) in real-estate related loans, \$ 167.9 billion (26.2 percent) in individual loans, and \$306 million (less than 0.1 percent) in agricultural loans. Total tier 1 capital as of December 31, 2022, was \$151.7 billion.

As of December 31, 2022, CBNA had a network of 657 branch office locations and 2,127 deposit-taking automated teller machines (ATMs), in 10 states including California, Connecticut, Florida, Illinois, Maryland, New Jersey, Nevada, New York, South Dakota, and Virginia. CBNA also has branches and ATMs in the District of Columbia (Washington DC) and Commonwealth of Puerto Rico. This Performance Evaluation (PE) contains the evaluation of CBNA's performance within 14 AAs in five states, one multistate CSA and one MMSA rating area, and the Commonwealth of Puerto Rico.

CBNA provides consumers, corporations, governments, and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, transaction services, and wealth management.

In early 2020, the coronavirus (COVID-19) pandemic led to a public health emergency that severely impacted the national economy. COVID-19 spread worldwide and caused deteriorating economic conditions resulting from mandated stay-at-home orders and business shutdowns to slow the spread of the virus. CBNA adapted to changing needs and priorities, providing essential banking products and services to customers during the pandemic. CBNA participated in the Small Business Administration's (SBA) Paycheck Protection Program (PPP), which provided small businesses impacted by the pandemic with funds to cover payroll costs or other expenses. CBNA committed to donating net profits from its PPP lending to the Citi Foundation, which were used to fund an array of initiatives designed to bring economic relief to low- and moderate-income individuals and communities and small business owners

most adversely impacted by the effects of the pandemic. CBNA's response to needs related to the COVID-19 pandemic included, among other efforts, grants for: Immediate COVID-19 Relief, a Small Business Relief Program and NY Loan Fund, and a Community Development Financial Institution (CDFI) Scale Up Fund.

The pandemic impacted access to CBNA retail banking offices from 2020 into 2021 with office closures due to social distancing mandates limiting in-person transactions. Despite the impact, CBNA reported more than half of its retail branches were open and operating throughout the pandemic with a large network of deposit-taking ATMs to facilitate routine deposit account transactions without in-person contact. Additionally, CBNA data usage reports indicated increased adoption of most alternative delivery systems (ADS) since the prior evaluation. The pandemic also impacted community development (CD) service activities reflecting cancellation of in-person events by CBNA and community service organizations in 2020 and the shift to virtual CD activities.

Currently, there are no financial impediments to CBNA's ability to help meet the credit needs within its communities.

The OCC assigned CBNA an overall Outstanding rating for its last CRA evaluation dated February 8, 2021.

## **Scope of the Evaluation**

### **Evaluation Period/Products Evaluated**

Examiners evaluated home mortgage loans, small loans to businesses, CD loans, qualified investments, and CD and retail services from January 1, 2020, through December 31, 2022 (the evaluation period). Examiners did not consider consumer loans in this evaluation, as consumer lending was not a substantial majority of CBNA's business and management did not request consideration. Examiners considered qualifying activities performed in response to the significant impact of the COVID-19 pandemic across the United States that occurred during the evaluation period. This included consideration of loans made under the SBA's PPP as either small loans to businesses or farms under the borrower and geographic distribution of lending analysis, or as CD loans, depending on their size.

Due to updated 2020 Census data, census tract income level designation changes became effective on January 1, 2022. Examiners must analyze loan data against the applicable demographic data for each period, resulting in multiple analyses and presentation of data. Examiners analyzed home mortgage loans and small loans to businesses data from January 1, 2020, through December 31, 2021 (2020-2021 analysis period), using 2015 American Community Survey (ACS) demographic information. Examiners analyzed home mortgage loans and small loans to businesses data from January 1, 2022, through December 31, 2022 (2022 analysis period), using 2020 Census demographic information. Unless otherwise noted in a specific rating area, examiners placed more weight on the 2020-2021 analysis period as it covered more of the overall evaluation period. Examiners included narrative discussions and data in the tables in Appendix D for both analysis periods.

On June 5, 2020, the OCC published a modernized CRA Rule. The Rule was in effect from October 1, 2020, but subsequently rescinded on December 14, 2021. The Rule was in effect from October 1, 2020, until December 31, 2021. While in force, the rule expanded bank lending, investment, and services activities that qualified for positive CRA consideration. This included other activities that met the credit

needs of economically disadvantaged individuals and entities, low- and moderate-income geographies, and other identified areas of need in each bank's communities. The Rule also expanded the circumstances in which banks received pro-rata consideration for qualifying activities beyond those activities that received consideration under the current framework. Certain CD activities that provided some benefit to, but did not primarily benefit specified populations, entities, or areas, would receive pro-rata credit equal to the partial benefit provided. Finally, the Rule allowed for allocation of an activity across the bank's AAs and other MSAs or non-MSAs served by the activity according to the share of the bank's deposits in those areas, to the extent the bank cannot document that the services or funding it provided was allocated to a particular project. CBNA's activity that met qualifying criteria under the Rule and conducted during the effective period, remained a qualifying activity even after the Rule's rescission and were included in this evaluation. Examiners listed CD services considered under the expanded Rule that did not fall into a current CD service criteria as "general qualified volunteer activities."

Changes to MSA boundaries by the Office of Management and Budget did not impact CBNA's AAs.

### Lending Test

Examiners did not perform statistical analysis or draw conclusions for a loan product if there were fewer than 20 loans originated or purchased in an AA. CBNA did not originate or purchase any small loans to farms during the evaluation period. Farm lending was not a primary product for the bank.

Examiners determined lending activity responsiveness in each AA by comparing the bank's market rank percentage for deposits to each lending product's market rank percentage. Examiners divided the bank's market rank by the total number of depository institutions or lenders, respectively. This approach takes into consideration the differences between the number of insured depository institutions and number of home mortgage and small business lenders within the AA.

For lending performance, the loan distribution analyses compared originated and purchased home mortgage loans and small loans to businesses to demographic and aggregate data under the applicable Lending Test components. Aggregate data illustrates how the bank is performing compared to other lenders in the AA and provides context on the reasonableness of the bank's performance. For both home mortgage loans and small loans to businesses, examiners placed more emphasis on borrower and geographic demographic distributions than on aggregate performance. If 2022 performance was stronger or weaker than the 2020-2021 performance, only those factors that impacted the conclusion were listed. All other comparator performances were consistent.

Examiners generally gave equal weighting to geographic and borrower distribution components of the Lending Test unless performance context factors indicated examiners consider one component more than the other. When there were differences in performance between loan products in a specific AA, examiners determined the overall conclusion by weighting the products based on the loan mix by number of loans over the evaluation period. Weighting by number of loans gives consideration for each lending decision regardless of the loan's dollar amount. When there were performance differences between low- and moderate-income geographies, examiners placed more emphasis on the geographic category with more lending opportunities (e.g., higher percentage of businesses or owner-occupied housing units). Examiners described any variations within the narrative comments of each rating area.

For the home mortgage borrower distribution analysis, examiners considered the impact that income, poverty levels, and housing costs have on limiting homeownership opportunities of low- and moderate-

income individuals and families. Additionally, examiners considered the impact of home affordability for low- and moderate-income borrowers in higher cost areas when comparing the distribution of home mortgage loans to the demographics. CBNA's AAs contain mostly high-cost housing markets where many low- and moderate-income households would be challenged to afford a median priced home.

CBNA originated a substantial volume of PPP loans during the evaluation period. Between 2020 and 2021, the bank originated and purchased 55,810 PPP loans totaling \$3.2 billion within the bank's AAs. Examiners considered those loans that met the Call Report definition of a small loan to businesses in the geographic and borrower distribution of small business lending. In addition to the 55,810 PPP loans, 521 PPP loans, totaling \$1.1 billion, received consideration as CD Lending within the bank's AAs.

The lending analysis also considered the number and dollar volume of CD loans, with emphasis placed on loans that were particularly complex or responsive to AA needs. CD lending could have a positive, neutral, or negative impact on the performance rating, which examiners described within the narrative comments. To provide perspective, examiners compared the dollar amount of CD loans to the bank's tier 1 capital allocated to the AAs.

Examiners also considered CD lending by the bank in its broader statewide or regional area (BSRA). This consisted of lending in the BSRA that included the AA, where the entity or activity had a purpose, mandate, or function that included serving the AA. Examiners considered BSRA activities that did not serve an AA only if the bank had reasonably served the needs of its AAs.

Tier 1 capital was allocated to the rating areas and AAs based on the pro rata share of bank deposits to that area, which included non-retail, non-consumer deposits, online and mobile deposits, international deposits, and business entities. CBNA tracks the geographic distribution of internet deposits based on the depositor's address. The internet deposits located within the bank's footprint were allocated to specific AAs. Our analysis reflects the dispersion of the internet accounts, and allocated tier 1 capital was adjusted accordingly.

#### Other Loan Data

Examiners also considered, at the bank's request, commercial leases and letters of credit with a CD purpose.

#### Investment Test

The analysis of qualified investments included the investment portfolio, donations, and grants made during the evaluation period that had CD as their primary purpose. Qualified investments included those that met the definition of CD that CBNA made in the current evaluation period and prior to the current evaluation period that were still outstanding. Examiners considered prior-period investments at their book value at the end of the current evaluation period and current-period investments at their original investment amount.

CBNA received consideration for any qualified investment activity that benefited a specific AA in the applicable state or multistate rating area. This included investments in the BSRA that included the AA, where the entity or activity had a purpose, mandate, or function that included serving the AA. Examiners considered broader statewide or regional activities that did not serve an AA only if the bank had reasonably served the needs of its AAs.

To provide perspective regarding the relative level of qualified investments, examiners compared the dollar amount of current and prior period investments to the bank's tier 1 capital allocated to the AAs. Tier 1 capital was allocated to the rating areas and AAs based on the pro rata share of bank deposits to that area.

CBNA focused on targeted affordable housing private equity investments and bond purchases. In 2021, CBNA established its Affordable Housing Preservation Program with Emerging Managers. Under this program, CBNA committed to deploy funds to affordable and workforce housing projects with Black investment managers to help close the racial wealth gap and increase economic mobility in the United States. CBNA and the advisory council selected five Black-led manager projects; each received an allocation to invest in and manage workforce and affordable housing in partnership with industry participants.

### Service Test

The review of services during the evaluation period included analyzing CBNA's network of branches and deposit-taking ATMs for the availability and effectiveness of delivering retail banking services. Examiners gave the most weight to the geographic distribution of bank branches and changes in branch locations. The analysis of the distribution of the bank's retail branches was based on branch and ATM locations as of December 31, 2022. Geography income category classifications were based on the 2020 Census. When applicable, examiners considered changes to the branch distribution in an AA that resulted solely from a geography's income classification changing from the 2015 ACS Update to the 2010 U.S. Census.

In full-scope AAs, examiners reviewed branch locations in middle- and upper-income geographies that served and improved access for low- and moderate-income customers or customers in low- and moderate-income geographies in one of two ways. Examiners gave positive consideration when a middle- or upper-income branch was "across the street" (less than 1,000 feet) from a low- or moderate-income geography. Examiners also considered branches in middle- and upper-income geographies and geographies without an income designation adjacent to low- and moderate-income geographies that demonstrated, based on bank prepared data, that the branch served customers from low- and moderate-income geographies with performance at least equal to or exceeding the population and household distribution within each AA. Examiners considered each middle- and upper-income branch only once in this analysis.

CBNA offered ADS including telephone and online banking, electronic bill pay, mobile banking, and CBNA owned, deposit-taking ATMs that increased accessibility for both retail and business customers. Examiners positively considered ADS usage where 2022 bank data demonstrated that systems usage by customers from low- and moderate-income geographies was high (over 50 percent) compared to the total number of customers from those geographies or at least comparable to (90 percent or more) usage rates by customers in middle- and upper-income geographies to the total number of customers from those geographies. Surcharge-free cash dispensing third party ATMs were available at specific retailers under the CBNA brand. CBNA customers also had access to surcharge-free cash dispensing ATMs through the Allpoint and MoneyPass networks. CBNA also offered surcharge-free cash withdrawals and account inquiries at its branch ATMs to clients of 31 participating community development credit unions, community banks, and minority-owned banks through its Citi ATM Community Network.



Where the bank opened or closed branches within an AA, the overall impact of the changes was evaluated. If no branches were opened or closed in an AA, examiners did not include that performance element in the analysis.

Examiners specifically focused on differences in branch hours and services in low- and moderate-income geographies compared to those in middle- and upper-income geographies. Examiners evaluated the range of services and products offered by all the bank's branches. Services and products offered at branches were consistent throughout the branch network and included Access Checking which was certified as meeting Bank On National Account Standards for low-cost accounts.

The bank's record of providing CD services was evaluated in AAs that received full-scope reviews. The primary consideration was the extent and responsiveness of CBNA's CD services in meeting community needs within its AAs. In 2020 and 2021, CBNA focused on two criteria to determine CD service performance – hours of service per employee participating to conduct a CD service and the number of low- or moderate-income beneficiaries of the individual CD service. For 2022, CBNA used three criteria to make this determination, the number of: low- or moderate-income beneficiaries of the individual service; events organized by CBNA; and bank employees engaged in conducting events. Examiners weighted 2022 CD service activities higher than 2020 and 2021 activities due to social distancing requirements in the bank's AA during that time resulting from the pandemic which compromised the bank's ability to provide CD services.

### **Selection of Areas for Full-Scope Review**

In each state where the bank has a branch office, one or more AAs within that state were selected for a full-scope review. For purposes of this evaluation, bank delineated AAs located within the same MSA, MMSA, or CSA are combined and evaluated as a single AA. Similarly, bank delineated non-MSA AAs within the same state are combined and evaluated as a single area. These combined AAs may be evaluated as full- or limited-scope. When determining areas for full-scope reviews, examiners considered factors such as CBNA's percentage of deposits within the rating area, business strategy within a particular MMSA or state, number of branches, volume of reportable loans originated and purchased in each state or MMSA, significance of the bank to the AA based on its deposit market share and rank, comments received from the public, and conclusions from prior CRA evaluations. Where necessary, examiners selected multiple AAs to complete sufficient full-scope analyses to support the conclusions and ratings. Refer to the "Scope" section under each State Rating section for details regarding how full-scope AAs were selected. Refer to appendix A, Scope of Examination, for a list of full- and limited-scope AAs.

### **Ratings**

The bank's overall rating is a blend of the state ratings, and where applicable, multistate ratings. The New York CSA carried the greatest weight in the overall conclusions. This AA represented 46.6 percent of CBNA's deposits.

Examiners based the MMSA and state ratings on performance in all the bank's AAs and were not based solely on the performance in the full-scope AAs to the exclusion of performance in the limited-scope AAs. Refer to the "Scope" section under each state and MMSA rating section for details regarding how examiners weighted the areas in arriving at the respective ratings.

## **Flexible and Innovative Lending Products**

CBNA used innovative or flexible lending products to serve AA credit needs during the evaluation period. CBNA also participated in several programs offered by local governments, non-profit organizations, and affordable housing agencies throughout its AAs. Some of the more significant products and programs include:

**Deed Restriction** – This mortgage program is for properties with deed restrictions, including those that survive foreclosure. Deed restricted properties are a key feature to preserve affordability in many communities. Deed restrictions can be based on age, resale price, first-time homebuyer status, employment, or occupancy. Deed restrictions are placed on the property that limit the terms of future sales to maintain affordability for subsequent buyers.

**Employer Assisted Housing Programs** – An Employer-Assisted Housing Program is used to assist borrowers with the purchase of a primary residence. Funds can be used for paying part of the closing costs, supplementing financial reserves, and supplementing the borrower's down payment. Borrowers, however, must use their own funds to meet the minimum down payment or borrower contribution requirements. Several types of assistance are available in the form of grants, repayable second mortgages, or deferred payment mortgages.

**Federal Housing Administration (FHA) and Veterans Affairs (VA) Programs** – FHA and VA insured loans had more flexible lending criteria than conventional mortgage loans. The U.S. Department of Housing and Urban Development (HUD) provided mortgage insurance for FHA loans, enabling the Bank to offer additional loan options to borrowers that may not have qualified for a conventional mortgage. The U.S. Department of Veterans Affairs guaranteed the VA loans, which provided protection against losses arising from a borrower default.

**Home Run** – This proprietary, held-in-portfolio mortgage program, provides greater flexibility by offering lower down payment requirement options, eliminating mortgage insurance, and providing underwriting flexibility including the use of nontraditional credit, all of which address major barriers to homeownership. The key differentiator of this program is that mortgage insurance is not required, which lowers the cost of the monthly mortgage payment to the consumer. As part of the program requirements for borrowers to be well prepared and understand the mortgage process, CBNA mandates borrowers complete homebuyer and landlord education through HUD approved providers or providers aligned with NIS (National Industry Standard).

**Lender Paid Assistance Program (LPA)** – For many borrowers closing costs can be a major barrier to buying a home. The Citibank LPA Program provides financial assistance for eligible borrowers in the form of a non-repayable credit that is to be applied toward the borrower's eligible closing costs, including discount points to buy down the rate.

**SBA** – These small business loans provide easier qualification, longer terms, and lower down payments. A significant portion of SBA loans during the evaluation period were made under the PPP. More than 99 percent of these loans were for companies with fewer than 100 employees. For small businesses, the Bank offered loans guaranteed by the SBA, including SBA 504, SBA 7a, and SBA Express loans and lines of credit. SBA loans offer more flexible terms than conventional loans.

**State and Locally Sponsored Bond Programs** – Citibank participates in State of New York Mortgage Agency (SONYMA), a New York mortgage revenue bond program. This program is

offered by NY state, to first time homebuyers, or customers buying in a target area. The program offers low-interest mortgage loans, low down payment requirements, and forgivable loans to assist with down payments.

The bank offered various affordable home mortgage products, restricted to 1-4 family properties, with reduced down payment requirements, and lower credit score requirements. The bank offered additional flexible conventional products, such as Fannie Mae Home Ready and Freddie Mac Home Possible mortgages across its AAs. CBNA participates in different state and locally sponsored down payment closing cost assistance programs to help bridge the affordability gap for potential homebuyers through Community Assistance Programs.

### **Other Information**

**Deposit Market Share** – The OCC used summary deposit data reported to the FDIC as of June 30, 2022. This was the most recent public data available during the evaluation period.

**Lending Market/Peer Data** – The OCC used 2021 and 2022 peer mortgage data and 2021 and 2022 peer small loans to businesses data reported to the Federal Financial Institutions Examination Council (FFIEC).

**Lending Gap Analysis** – Summary reports and maps were reviewed, and lending activity of home mortgage loans and small loans to business were analyzed over the evaluation period to identify any unexplained and conspicuous gaps in the geographic distribution of loans in each full-scope AA. The presence of conspicuous and unexplained gaps in an AA is factored into the conclusions regarding the geographic distribution of lending by income level of geography and can result in a more adverse assessment of the geographic distribution. Similarly, the absence of lending gaps does not necessarily indicate an adequate or better assessment of the geographic distribution of loans.

**Unemployment rate** – In most cases, unemployment rates referenced are the MSA non-seasonally adjusted rate as published monthly by the U.S. Bureau of Labor Statistics (BLS). Nationally, the unemployment rate in December 2022 was 3.5 percent. Pandemic-related unemployment peaked at 14.7 percent in April 2020.

## **Discriminatory or Other Illegal Credit Practices Review**

Pursuant to 12 C.F.R. § 25 respectively, in determining a national bank's or federal savings association's (collectively, bank) CRA rating, the OCC considers evidence of discriminatory or other illegal credit practices in any geography by the bank, or in any assessment area by an affiliate whose loans have been considered as part of the bank's lending performance. As part of this evaluation process, the OCC consults with other federal agencies with responsibility for compliance with the relevant laws and regulations, including the U.S. Department of Justice, the U.S. Department of Housing and Urban Development, and the Bureau of Consumer Financial Protection (CFPB), as applicable.

The OCC identified the following public information regarding non-compliance with the statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution:

The CFPB found that the bank violated the Equal Credit Opportunity Act 15 USC § 1691(a) and Regulation B, 12 CFR § 1002.4(a), 1002.6(b)(1), 1002.6(b)(9) by engaging in a pattern or practice of discrimination against certain credit card applicants based on Armenian national origin during the period from 2015-2021. The CFPB also found that the bank violated 15 USC § 1691(d) and 12 CFR § 1002.9(a)-(b) by failing to provide applicants with an accurate and adequate statement of the specific reasons for adverse action when the applicant was denied based on Armenian national origin. Specifically, employees took action that negatively affected applicants with last names ending in -ian or -yan, especially if the applicant's address was in or around Glendale, California, including applying additional scrutiny to the application. This affected credit card applicants who were subject to manual underwriting by the bank's Retail Services unit. The CFPB required \$1.4MM in remediation. A Consent Order was executed November 8, 2023. The bank generally did not admit nor deny the CFPB's findings of fact or conclusions of law.

The OCC found evidence of violations of the Servicemembers Civil Relief Act (SCRA) and Military Lending Act (MLA). The violations of SCRA involved the bank's failure to provide full interest rate or payment reductions on a small number of loans held by eligible servicemembers and limited instances of improper foreclosure processes. The violations of MLA involved the bank's failure to provide full annual percentage rate reductions and mandatory loan disclosures, on a small number of loans held by eligible covered borrowers. The bank made full restitution to affected servicemembers and covered borrowers, and enhanced procedures and controls to ensure future compliance.

The OCC does not have additional public information regarding non-compliance with statutes and regulations prohibiting discriminatory or other illegal credit practices with respect to this institution. In determining this institution's overall CRA rating, the OCC has considered information that was made available to the OCC on a confidential basis during its consultations.

The CRA performance rating was not lowered as a result of these findings. We considered the nature, extent, and strength of the evidence of the practices; extent to which the institution had policies and procedures in place to prevent the practices; extent to which the institution has taken or has committed to take corrective action, including voluntary corrective action resulting from self-assessment; and other relevant information.

The OCC will consider any information that this institution engaged in discriminatory or other illegal credit practices, identified by, or provided to the OCC before the end of the institution's next performance evaluation in that subsequent evaluation, even if the information concerns activities that occurred during the evaluation period addressed in this performance evaluation.

## Multistate Metropolitan Statistical Area Ratings

### New York-Newark, NY-NJ-CT-PA Combined Statistical Area (New York CSA)

**CRA rating for the New York CSA:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Outstanding

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution of lending was good and borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investment and grants which were responsive in addressing community needs.
- Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank's AA. CBNA provided an adequate level of CD services responsive to identified community needs.

### Description of Institution's Operations in the New York CSA

The bank delineated four AAs within the New York CSA. CBNA delineated the majority of New York-Jersey City-White Plains, NY-NJ, entire Nassau County-Suffolk County, NY MD, entire Bridgeport-Stamford-Norwalk, CT MSA, and a portion of the Newark, NJ MD. The AAs were combined, analyzed, and presented as one AA for purposes of this evaluation and in evaluating performance under each test. The New York CSA represents the largest retail market for the bank in terms of deposits and branches. Refer to the table in appendix A for a list of counties reviewed.

CBNA operated 235 branches within this CSA, representing 35.8 percent of total branches, and 1,122 deposit-taking ATMs within this CSA, representing 52.8 percent of total deposit-taking ATMs. CBNA had \$142.5 billion in adjusted deposits, which represented 46.6 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased 36.5 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$143.7 billion in deposits and ranked sixth out of 147 FDIC-insured depository institutions with a 5.4 percent deposit market share. The top three banks by deposit market share are JPMorgan Chase Bank with 625 branches and 32.5 percent, Goldman Sachs Bank with two branches and 9.8 percent, and Morgan Stanley Private Bank with one branch and 6.9 percent.

The following tables provide a summary of the demographics, including housing and business information, for the New York CSA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: New York CSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3,928	11.9	22.1	31.4	32.3	2.3
Population by Geography	16,398,846	12.7	23.6	30.3	33.1	0.3
Housing Units by Geography	6,416,363	11.9	22.3	29.6	35.9	0.2
Owner-Occupied Units by Geography	2,750,328	3.0	13.5	35.9	47.5	0.1
Occupied Rental Units by Geography	3,097,225	19.7	30.0	24.4	25.6	0.2
Vacant Units by Geography	568,810	12.3	23.3	27.8	36.2	0.3
Businesses by Geography	2,184,129	8.0	17.9	28.1	44.7	1.3
Farms by Geography	23,558	5.5	17.5	32.9	43.6	0.4
Family Distribution by Income Level	3,811,244	27.3	15.8	16.9	40.1	0.0
Household Distribution by Income Level	5,847,553	28.8	14.5	15.7	41.0	0.0
Median Family Income MSA - 14860 Bridgeport-Stamford-Norwalk, CT MSA		\$105,628	Median Housing Value			\$489,218
Median Family Income MD - 35004 Nassau County-Suffolk County, NY		\$108,193	Median Gross Rent			\$1,344
Median Family Income MD - 35084 Newark, NJ-PA		\$90,570	Families Below Poverty Level			12.5%
Median Family Income MD - 35614 New York-Jersey City-White Plains, NY-NJ		\$67,560				
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: New York CSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	4,263	11.0	22.0	31.7	30.9	4.4
Population by Geography	17,094,521	12.1	23.0	31.4	32.4	1.1
Housing Units by Geography	6,566,161	11.6	21.7	30.7	35.0	1.0
Owner-Occupied Units by Geography	2,856,245	3.1	14.5	36.9	44.9	0.5
Occupied Rental Units by Geography	3,143,511	19.7	28.4	25.5	25.1	1.4
Vacant Units by Geography	566,405	9.4	21.4	28.5	39.4	1.3
Businesses by Geography	2,340,324	8.3	17.8	28.7	42.5	2.6
Farms by Geography	24,794	6.1	17.4	33.5	41.9	1.0

Family Distribution by Income Level	3,886,249	25.6	15.6	17.2	41.6	0.0
Household Distribution by Income Level	5,999,756	28.1	14.2	15.3	42.4	0.0
Median Family Income MSA - 14860 Bridgeport-Stamford-Norwalk, CT MSA	\$120,156	Median Housing Value			\$587,466	
Median Family Income MD - 35004 Nassau County-Suffolk County, NY	\$130,301	Median Gross Rent			\$1,580	
Median Family Income MD - 35084 Newark, NJ-PA	\$107,333	Families Below Poverty Level			10.2%	
Median Family Income MD - 35614 New York-Jersey City-White Plains, NY-NJ	\$85,483					
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

To assess the affordability of housing, examiners compared an estimated mortgage payment for a median home to the expected incomes for low- and moderate-income households within each component MSA or MD of the New York CSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the New York CSA AA was \$489,218. In the lowest median income MD (New York-Jersey City-White Plains, NY-NJ), low-income families earned less than \$33,780 and moderate-income families earned less than \$54,048. In the highest median income MD (Nassau County-Suffolk County, NY), low-income families earned less than \$54,097 and moderate-income families earned less than \$86,554. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$845 to \$1,352 for low-income borrowers and \$1,351 to \$2,164 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$2,626. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MSAs during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the New York CSA AA was \$587,466. In the lowest median income MD (New York-Jersey City-White Plains, NY-NJ), low-income families earned less than \$42,742 and moderate-income families earned less than \$68,386. In the highest median income MD (Nassau County-Suffolk County, NY), low-income families earned less than \$65,151 and moderate-income families earned less than \$104,241. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$1,069 to \$1,629 for low-income borrowers and \$1,710 to \$2,606 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$3,154. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MSAs during 2022.

Affordable housing for low- and moderate-income families is a significant need. This AA is considered a high-cost housing market, limiting access to affordable home ownership among low- and moderate-income borrowers. In evaluating the New York CSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 12.5 percent of families were living below the poverty level in 2020-2021 and 10.2 percent of families were living below the poverty level in 2022.

## **Economic Data**

### New York-Newark-Jersey City, NY-NJ-PA MSA

Information from the November 2022 Moody's Analytics report indicated recent performance in the New York metro area faced a swift decline in the once-strong economic momentum. Despite the slowdown, gains are widespread, particularly in consumer industries and construction. The growth in consumer industries is largely attributed to tourists and weekend visitors. Although the housing market has slowed, heavy reliance on condos has mitigated the impact of broader price corrections in single-family homes. However, apartment rent growth has significantly decreased, especially in the ultra-luxury market.

Major employment industries include education and health services, professional and business services, government, and manufacturing. Major employers in the area include Montefiore Health System, Mount Sinai Health System, JPMorgan & Chase Co., Bank of America, and New York-Presbyterian Healthcare System.

According to the BLS, the unemployment rate for the New York-Newark-Jersey City, NY-NJ-PA MSA was 4 percent as of January 2020. Unemployment levels significantly increased to 17.3 percent in May 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 3.7 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### Bridgeport-Stamford-Norwalk, CT MSA

Information from the September 2022 Moody's Analytics report indicated the economy of the Bridgeport-Stamford-Norwalk metro area is facing challenges in maintaining growth. It has lagged both the national and regional averages this year. The main industries driving the economy are struggling to provide significant support. Employment is crucial the financial services industry remains stagnant due to uncertainties impacting growth prospects. However, there is some positive news as job gains in the leisure/hospitality sector have contributed to payroll growth, albeit typically offering lower wages. Despite a steady increase in the labor force participation rate, the unemployment rate remains consistent with that of the state. After initially outpacing average growth, house prices are now declining, aligning more closely with national trends.



Major employment industries include manufacturing, education and health services, retail trade and professional and business services. Major employers in the area include Sikorsky Aircraft Corp., Boehringer Ingelheim Corp., ASML US Inc., Cecl Brothers, Inc., and Deloitte.

According to the BLS, the unemployment rate for the Bridgeport-Stamford-Norwalk, CT Metropolitan area was 4.3 percent as of January 2020. Unemployment levels increased significantly to 12.1 percent in May 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 3.3 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### **Community Contacts**

Examiners reviewed and considered six community contact interviews that were conducted during the evaluation period. Interviews were conducted with representatives from two economic development corporations, a social services organization, and three affordable housing agencies located throughout the AA. There is a significant need for affordable housing programs, including homeownership and rental housing, and shelter solutions for the homeless. This is particularly necessary in high-cost metropolitan areas such as New York City. One contact noted during the COVID-19 crisis, the focus was on how to create more affordable housing while being more efficient in the construction and renovations of properties. For homeowners across the MSA, affordable mortgages with down payment assistance and home improvement loans are needed for low- and moderate-income families to purchase and renovate homes. One contact indicated it was difficult to find for sale housing that can be affordable without subsidies in the New York City area. Other needs throughout the AA include small business lending and micro-loans to small businesses. There is a pressing need for job training as experienced workers retire, leaving gaps in the workforce that are not adequately filled.

The community contacts suggested several opportunities for financial institutions, including financing affordable housing and smaller multifamily housing loans, expanding credit access for small businesses, providing financial literacy education, establishing branches in underserved communities, and fostering relationships with small businesses.

The contacts identified the following needs within the community:

- Affordable senior housing
- Smaller commercial loans to smaller businesses
- Additional branch services and additional access to ATMs
- Access to credit repair programs
- Homeownership and wealth creation
- Sponsorship and hosting financial and credit counseling workshops
- Job training and resources

### **Scope of Evaluation in the New York CSA**

Examiners conducted a full-scope review of the New York CSA AA. Examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE NEW YORK CSA

### LENDING TEST

The bank's performance under the Lending Test in the New York CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the New York CSA AA was excellent.

#### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

<b>Number of Loans</b>					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
New York CSA	37,840	94,609	0	406	132,855
<b>Total</b>	<b>37,840</b>	<b>94,609</b>	<b>0</b>	<b>406</b>	<b>132,855</b>

<b>Dollar Volume of Loans (\$000s)</b>					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
New York CSA	28,100,533	2,167,115	0	2,582,982	32,850,630
<b>Total</b>	<b>28,100,533</b>	<b>2,167,115</b>	<b>0</b>	<b>2,582,982</b>	<b>32,850,630</b>

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA ranked sixth out of 147 FDIC-insured depository institutions (top 5 percent) with a 5.4 percent deposit market share.

For home mortgage loans, CBNA's market share of 3.6 percent ranked fifth out of 833 lenders (top 1 percent). The top three lenders were JPMorgan Chase Bank with 7 percent market share, Wells Fargo Bank with 5.9 percent, and Citizens Bank with 4.4 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

For small loans to businesses, CBNA's market share of 4.8 percent ranked fifth out of 344 lenders (top 2 percent). The top three lenders were American Express with 33.6 percent market share, JPMorgan Chase Bank with 24.6 percent, and Bank of America with 6.8 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

#### Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA.

#### *Home Mortgage Loans*

Refer to Table O in the New York CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was good.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies was below the percentage of owner-occupied housing units located in those geographies and was well below the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was stronger than the 2020 through 2021 period. The percentage of home mortgage loans in low-income geographies exceeded the percentage of owner-occupied housing units located in those geographies but was below the aggregate percentage. The percentage of home mortgage loans in moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and approximated the aggregate percentage.

### ***Small Loans to Businesses***

Refer to Table Q in the New York CSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was good. For 2020-2021, only 8 percent of businesses was located in low-income geographies while 17.9 percent of businesses was located in moderate-income geographies. In 2022 only 8.3 percent of businesses was located in low-income geographies while 17.8 percent was located in moderate-income geographies. As a result, more weight was given to performance in moderate-income geographies.

This analysis included 4,065 PPP loans totaling \$272.6 million to small businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

For 2020 through 2021, the percentage of small loans to businesses in low-income geographies was below the percentage of businesses located in those geographies and was near to the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was stronger than the 2020 through 2021 period. The percentage of small loans to businesses in low-income geographies was near to the percentage of businesses located in those geographies and approximated the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibits an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the New York CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering performance context factors, the overall borrower distribution of home mortgage loans was good when considering the barriers to housing affordability within the AA.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families and was near to the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was below the percentage of those families and exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was stronger than the 2020 through 2021 period. The percentage of home mortgage loans to low-income borrowers exceeded the aggregate percentage, and the percentage of home mortgage loans to moderate-income borrowers exceeded the percentage of those families.

### ***Small Loans to Businesses***

Refer to Table R in the New York CSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables and considering performance context factors, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the comparison to the aggregate percentage of all reporting lenders due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's total included 16,097 PPP loans totaling \$542.5 million that supported small businesses during the COVID-19 pandemic. The bank did not collect or consider gross annual revenues in the underwriting of 10 percent of its small loans to businesses, including PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was below the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses was more than double the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### **Community Development Lending**

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made 406 CD loans totaling \$2.6 billion, which represented 17.6 percent of the bank's allocated tier 1 capital. By dollar volume, 62.2 percent of the loans supported affordable housing, 21.4 percent funded economic development activities, 11.9 percent funded revitalization and stabilization efforts, and 4.5 percent funded community services. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank originated a \$19.1 million loan that financed the acquisition and rehabilitation of a 107-unit multifamily, Low-Income Housing Tax Credit (LIHTC) project located in Westchester County, New York. Of the 107 units, 56 units were income restricted to households with income levels less than 60 percent of the area median income. The project was supported by a Section 8 Housing Assistance Payments (HAP) contract that will run for 20 years, which covered 86 units.
- The bank originated a \$106.3 million construction to permanent loan to a CDFI that supported two multifamily affordable housing projects. The CDFI is focused on the preservation and development of affordable housing in New York's low- and moderate-income neighborhoods. The CDFI worked closely with the local housing preservation and development agencies.
- The bank originated a \$20 million line of credit to a nonprofit human services organization that provides comprehensive services to individuals in New York City and upstate New York. The services included mental health and primary health care, vocational and employment services, shelter and transitional housing, programs for veterans and services for seniors. This line of credit was responsive to the identified community needs for supportive services given the increased risk to this population of individuals.
- The bank originated a \$85.3 million bridge loan and a \$65 million construction letter of credit to finance a thirteen-story mixed-use development in Brooklyn. The development will contain 173 affordable housing units and a transitional housing shelter containing 169 shelter units. Of the 173 affordable units, 105 will be designated as supportive housing for formerly homeless families with special needs and will receive rental subsidy vouchers through New York City's 15/15 Supportive Housing Initiative. The loan was responsive to identified community needs for affordable housing and community services.

#### Letters of Credit

Additionally, the bank originated 27 letters of credit totaling \$1.2 billion that have a qualified CD purpose and benefited the New York CSA. These letters of credit supported the development and preservation of affording housing and were given positive consideration.

#### Broader Statewide or Regional area

In addition, CBNA made 41 CD loans totaling \$649.9 million and three letters of credit totaling \$80.3 million in the broader statewide and regional area whose purpose, mandate, or function included serving

CBNA's AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the New York CSA.

## Product Innovation and Flexibility

The bank made limited use of innovative or flexible lending practices in order to serve AA credit needs. As shown in the table below, the bank originated or purchased 2,140 loans under its flexible lending programs totaling \$585.2 million. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

Flexible Loan Program	Number of Loans	Dollar Amount (\$000s)
Community Assistance	95	21,805
Deed Restriction	87	21,200
Employer Paid Assistance	0	0
Federal Housing Authority (FHA)	13	5,211
Home Possible	139	38,929
Home Ready	233	68,916
Home Run	318	92,335
Lender Paid Assistance (LPA) Program	1,156	320,411
Local Bond Programs	74	14,924
MILA Co-Op	23	625
Veteran Affairs, Department of (VA)	2	848
<b>Total</b>	<b>2,140</b>	<b>585,205</b>

## INVESTMENT TEST

The bank's performance under the Investment Test in New York CSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the New York CSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
New York CSA	226	2,005,886	201	856,911	427	100.0	2,862,797	100.0	0.0	0.0
<b>Total</b>	<b>226</b>	<b>2,005,886</b>	<b>201</b>	<b>856,911</b>	<b>427</b>	<b>100.0</b>	<b>2,862,797</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investments and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The combined prior and current period dollar volume represented 19.5 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A majority of the grants supported organizations that provided needed community services to primarily low- and moderate-income individuals and funded revitalization and stabilization efforts. By dollar volume, 80.8 percent of total investments and grants supported affordable housing, 16.9 percent supported community services to low- and moderate-income

individuals, economic development and approximately 2.5 percent supported economic development and revitalization and stabilization efforts. The bank occasionally used innovative or complex investments to support CD initiatives.

The following examples demonstrate the bank’s responsiveness to community needs:

- The bank purchased a series of bonds, totaling \$85.3 million, issued by the New York State Housing Finance Agency (NYS HFA) to provide the permanent financing of a 1,395-unit multifamily apartment building in Queens. The subject is a LIHTC qualified property and is also under a Section 8 HAP contract with HUD providing a total of 1,393 affordable housing units to low- and moderate-income individuals and families who earn less than 80 percent of the area median income.
- The bank made a \$5.3 million equity investment for a 709-unit multifamily LIHTC project in Manhattan, New York. The subject property provides a total of 213 affordable housing units to low- and moderate-income individuals and families who earn less than 80 percent of the area median income.
- The bank provided a \$524,000 grant to a nonprofit CDFI that supports community development initiatives. The grant supported the CDFI’s career opportunities initiatives that assist unemployed and underemployed individuals with technical trainings and post-placement coaching support.

Broader Statewide or Regional Area

In addition, CBNA made 107 investments totaling \$467.6 million in projects or organizations in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA’s AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test conclusion.

**SERVICE TEST**

The bank’s performance under the Service Test in the New York CSA is rated Outstanding.

Based on a full-scope review, the bank’s performance in the New York CSA AA was excellent.

**Retail Banking Services**

Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits % of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Branches				Population			
				Location of Branches by Income of Geographies (%)*				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
New York CSA	100.0	235	100.0	8.9	14.9	26.8	47.2	12.1	23.0	31.4	32.4

\*CBNA operates 5 branches in census tracts without an income designation.

Distribution of Branch Openings/Closings						
	Branch Openings/Closings					
Assessment Area	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
New York CSA	2	14	0	0	-5	-5

Two branches were closed in geographies with an income level that was classified as non-designated.

CBNA's distribution of branches in low-income geographies was near to, and in moderate-income geographies was below, the percentage of the population living within those geographies. Access to delivery systems was positively impacted by the accessibility of 35 branches located in middle- or upper-income geographies (or geographies without an income designation). These branches served customers from seven adjacent low-income geographies and 28 adjacent moderate-income geographies based on customer usage data provided by CBNA during the evaluation.

ADS positively impacted the accessibility of service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, bill pay, and ATMs, which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated a majority of households in low- or moderate-income geographies used online banking, mobile banking, and ATM services during 2022 with usage rates by households in low- and moderate-income geographies increasing compared to 2019 for bill pay, online banking, mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts was comparable to or higher than usage by households in middle- and upper-income census tracts. CBNA operated 1,122 deposit-taking ATMs in the AA with 9.1 percent in low-income geographies and 15.3 percent in moderate-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation period, the bank closed 14 branches, none of which were in low- or moderate-income geographies. CBNA also opened two branches during the evaluation period, neither of which were located in low- or moderate-income geographies.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 9:00 a.m. to 5:00 p.m. on Monday and Friday, 9:00 a.m. to 4:00 p.m. on Tuesday through Thursday, and 10:00 a.m. to 2:00 p.m. on Saturday. Additionally, two branches in low-income geographies were open on Sunday from 10:00 a.m. to 2:00 p.m. with these two branches being the only two branches enterprise-wide offering Sunday hours. More branches (85.7 percent) in low- and moderate-income geographies operated on weekends compared to branches in middle- or upper-income geographies (74.1 percent).

## Community Development Services

The bank provided an adequate level of CD services.

Bank employees provided 203 qualified CD service activities to 46 organizations with 2,455 qualified hours within this AA during the evaluation period. Additionally, 47 employees served 49 community



development organizations in various capacities including through leadership roles as board members or committee representatives. CD services were responsive to identified needs in the AA, particularly with financial literacy education, homebuyer education, and community services for low- and moderate-income people and small businesses.

Service activity examples during the evaluation period include:

- An employee served on the board of a local community college foundation for the duration of the evaluation period and led the effort for CBNA to provide student internships particularly to low- and moderate-income students. A second employee served on the board of a community service organization for the duration of the evaluation period and was instrumental in helping the organization transition to delivery of services virtually due to the COVID-19 pandemic. The transition to online services enabled the organization to continue to provide vital education, wellness, and community-building programs and services for the under-served and vulnerable residents of East Harlem.
- CBNA employees participated in the Teach Children to Save Campaign. In total, 239 employees contributed 158 hours of financial education benefiting 5,956 students from low- and moderate-income families while an additional 57 employees provided 1,267 hours of financial literacy education through one-on-one mentoring relationships with students from low-income communities in New York City.
- CBNA employees supported the Volunteer Income Tax Assistance (VITA) program, with 17 employees preparing free tax returns for 514 low- or moderate-income households through New York and Connecticut.

## Washington-Arlington-Alexandria, DC-VA-MD-WV Multistate Metropolitan Statistical Area (DC MMSA)

**CRA rating for the DC MMSA:** Outstanding  
**The Lending Test is rated:** Outstanding  
**The Investment Test is rated:** Outstanding  
**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution of lending was excellent and borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investment and grants which were responsive in addressing community needs.
- Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA. CBNA provided an adequate level of CD services.

### Description of Institution's Operations in the DC MMSA

The bank delineated two AAs within the DC MMSA. CBNA delineated the District of Columbia (DC), Prince George's County in Maryland (MD), Arlington and Fairfax counties Virginia (VA), the independent cities Alexandria City, Fairfax City, and Falls Church City (VA) within the Washington-Arlington-Alexandria, DC-VA-MD-WV MD; and Montgomery County (MD) within the Frederick-Gaithersburg-Rockville, MD. The AAs were combined, analyzed, and presented as one AA, the DC MMSA, for purposes of this evaluation and in evaluating performance under each test. Refer to the table in appendix A for a list of counties reviewed.

CBNA operated 30 branches within this AA, representing 4.6 percent of total branches, and 76 deposit-taking ATMs with this AA, representing 3.6 percent of total deposit-taking ATMs. CBNA had \$14.2 billion in adjusted deposits within the DC MMSA, which represented 4.7 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased 4.2 percent of its total dollar volume of home mortgage loans and small loans to businesses within the DC MMSA.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$13.7 billion in deposits and ranked sixth out of 55 FDIC-insured depository institutions with a 5.4 percent deposit market share. The top three banks by deposit market share are Capital One with 57 branches and an 18 percent, Bank of America with 104 branches and a 16.9 percent, and Truist Bank with 137 branches and a 13.3 percent.

The following tables provide a summary of the demographics, including housing and business information, for the DC MMSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: DC MMSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	975	11.9	20.5	30.9	35.4	1.3
Population by Geography	4,096,851	11.3	19.8	32.5	35.7	0.7
Housing Units by Geography	1,624,226	11.4	19.7	32.3	36.0	0.6
Owner-Occupied Units by Geography	890,622	4.7	15.8	34.7	44.7	0.2
Occupied Rental Units by Geography	624,921	19.9	24.8	29.6	24.7	1.1
Vacant Units by Geography	108,683	17.7	22.3	28.8	30.6	0.6
Businesses by Geography	538,910	5.5	17.7	34.3	42.0	0.6
Farms by Geography	6,290	5.0	17.1	36.7	41.0	0.2
Family Distribution by Income Level	941,445	22.9	16.1	19.2	41.9	0.0
Household Distribution by Income Level	1,515,543	23.9	16.4	18.3	41.4	0.0
Median Family Income MD - 23224 Frederick-Gaithersburg-Rockville, MD		\$112,655	Median Housing Value			\$443,810
Median Family Income MD - 47894 Washington-Arlington-Alexandria, DC- VA-MD-WV		\$106,105	Median Gross Rent			\$1,567
			Families Below Poverty Level			6.2%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: DC MMSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,053	10.2	21.5	29.9	36.8	1.7
Population by Geography	4,306,030	9.9	22.5	31.4	35.5	0.7
Housing Units by Geography	1,666,931	10.2	21.6	31.7	36.0	0.6
Owner-Occupied Units by Geography	923,365	4.7	17.3	33.8	43.9	0.2
Occupied Rental Units by Geography	646,329	17.7	27.2	29.1	25.0	1.0
Vacant Units by Geography	97,237	13.2	24.1	28.0	33.4	1.3
Businesses by Geography	621,415	5.5	19.3	33.8	40.6	0.7
Farms by Geography	6,994	4.9	19.8	34.9	40.2	0.2
Family Distribution by Income Level	962,669	22.3	16.2	19.3	42.2	0.0
Household Distribution by Income Level	1,569,694	23.8	16.1	18.8	41.2	0.0
Median Family Income MD - 23224 Frederick-Gaithersburg-Rockville, MD		\$129,092	Median Housing Value			\$511,366

Median Family Income MD - 47894 Washington-Arlington-Alexandria, DC- VA-MD-WV	\$126,224	Median Gross Rent	\$1,767
		Families Below Poverty Level	5.5%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>			

To assess the affordability of housing, examiners compared an estimated mortgage payment for a median home to the expected incomes for low- and moderate-income households within each component MD of the DC MMSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the DC MMSA AA was \$443,810. In the lowest median income MD (Washington-Arlington-Alexandria, DC-VA-MD-WV), low-income families earned less than \$53,053 and moderate-income families earned less than \$84,884. In the highest median income MD (Frederick-Gaithersburg-Rockville), low-income families earned less than \$56,328 and moderate-income families earned less than \$90,124. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$1,326 to \$1,408 for low-income borrowers and \$2,122 to \$2,253 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$2,382. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MDs during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the DC MMSA AA was \$511,366. In the lowest median income MD (Washington-Arlington-Alexandria, DC-VA-MD-WV), low-income families earned less than \$63,112 and moderate-income families earned less than \$100,979. In the highest median income MD (Frederick-Gaithersburg-Rockville), low-income families earned less than \$64,546 and moderate-income families earned less than \$103,274. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$1,578 to \$1,614 for low-income borrowers and \$2,524 to \$2,582 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$2,745 on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MDs during 2022.

Affordable housing for low- and moderate-income families is a significant need. This AA is considered a high-cost housing market, limiting access to affordable home ownership among low- and moderate-income borrowers. In evaluating the DC MMSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income

above the poverty level. For this AA, 6.2 percent of families was living below the poverty level in 2020-2021 and 5.5 percent was living below the poverty level in 2022.

## **Economic Data**

Washington DC is a popular tourist area, has an educated workforce, a high per capita income, and is a major center for information technology. Information from the November 2022 Moody's Analytics report indicated the Washington-Arlington-Alexandria DC-VA-MD-WV area's economy has stagnated, however. The area's economic performance is heavily reliant on the public sector, as public sector jobs account for more than one fifth of all jobs in the metro division. A key strain on the economy has been an inconsistent recovery in the pivotal public sector. The government's commitment to expanding its high-tech workforce has paid off and additional funding was provided to local universities to produce more degrees in computer science and related fields. Major employment industries include professional and business services, government, and education and health services. Major employers in the area include Naval Support Activity Washington, Joint Base Andrews-Naval Air Facility, MedStar Health, Marriott International Inc., and Inova Health System. With the recent moves by Boeing and Raytheon, the area is now home to four of the top five U.S. aerospace and defense companies.

According to the BLS, the unemployment rate for the Washington-Arlington-Alexandria, DC-VA-MD-WV MSA was 3.1 percent as of January 2020. Unemployment levels significantly increased to 9.4 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 2.5 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

## **Community Contacts**

Examiners reviewed and considered one community needs assessment meeting conducted with representatives of multiple nonprofit and community-based organizations, and three community contact interviews that were conducted by the FDIC and OCC during the evaluation period. All organizations were located within the rating area. Two contacts were with organizations that focused on affordable housing, one that focused on human and social services, education, and one that focused on affordable housing and small business development. Contacts noted the COVID-19 pandemic exacerbated already existing needs such as affordable housing, support for small businesses, access to childcare, economic inequality, and behavioral health issues. Housing affordability is a significant concern throughout the area. The housing squeeze is felt by low-, moderate-, and middle-income individuals and families. Availability of local affordable housing stock has significantly declined given the exponential increase in housing prices in the overall market. Because Washington DC is a high-cost area, many low-income residents receive government housing assistance. One contact stated Washington DC has largely become a mix of extremely poor and extremely rich.

The contacts identified the following needs within the community:

- Affordable housing (both rental and owner-occupied)
- Financing to support rehabilitation of older homes
- First-time homebuyer downpayment grants
- Flexible first-time homebuyer loan products
- First-time homebuyer counseling and workshops

- Funding to increase access to technology for low- and moderate-income individuals, especially students
- Access to and funding for affordable childcare and behavioral health services
- Financial literacy training targeted to learning about credit, building credit, budgeting during a crisis, paying down debt, opening bank accounts, how to access credit, how to achieve financial stability
- Support for Volunteer Income Tax Assistance programs
- Services and education to help people become/remain self-sufficient
- Small business planning assistance that focuses on starting a business
- Access to capital and technical assistance for small businesses
- Workforce development funding to increase access to living-wage jobs
- Grants for small businesses
- Technical assistance for small businesses and micro-entrepreneurs

The area is served by numerous nonprofit organizations, community-based organizations, CDFIs, loans funds, economic development organizations, and community development organizations that provide opportunities to help meet community needs.

### Scope of Evaluation in the DC MMSA

Examiners conducted a full-scope review of DC MMSA AA. Examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN THE DC MMSA

### LENDING TEST

The bank's performance under the Lending Test in the DC MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the DC MMSA AA was excellent.

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

<b>Number of Loans</b>					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
DC MMSA	4,571	18,031	0	35	22,637
<b>Total</b>	<b>4,571</b>	<b>18,031</b>	<b>0</b>	<b>35</b>	<b>22,637</b>

<b>Dollar Volume of Loans (\$000s)</b>					
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total
DC MMSA	3,290,011	198,742	0	511,047	3,999,800
<b>Total</b>	<b>3,290,011</b>	<b>198,742</b>	<b>0</b>	<b>511,047</b>	<b>3,999,800</b>

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA ranked sixth out of 55 FDIC-insured depository institutions (top 11 percent) with a 5.4 percent deposit market share.

For home mortgage loans, CBNA's market share of 1 percent ranked 30<sup>th</sup> out of 775 lenders (top 4 percent). The top three lenders were Truist Bank with 6 percent market share, Rocket Mortgage with 4.3 percent market share, and Wells Fargo Bank with 3.9 percent market share. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

For small loans to businesses, CBNA's market share of 5.5 percent ranked fifth out of 209 lenders (top 3 percent). The top three lenders were American Express with 30.4 percent market share, JPMorgan Chase Bank with 15.7 percent market share, and Bank of America with 12.8 percent market share. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibited an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the DC MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was excellent.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units located in those geographies and approximated the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

#### ***Small Loans to Businesses***

Refer to Table Q in the DC MMSA section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was excellent.

For 2020 through 2021, the percentage of small loans to businesses in low-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. This analysis included 535 PPP loans totaling \$26.9 million to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the DC MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables and considering performance context factors, the overall borrower distribution of home mortgage loans was excellent when considering the barriers to housing affordability with the AA.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was well below the percentage of those families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of those families and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Small Loans to Businesses***

Refer to Table R in the DC MMSA section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the comparison to the aggregate percentage of all reporting lenders due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's totals included 980 PPP loans totaling \$33.9 million that supported small businesses during the COVID-19 pandemic. The bank did not collect or consider gross annual revenues in the underwriting of 34.8 percent of its small loans to businesses, including PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with revenues of \$1 million or less and exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses was almost double the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.



## Community Development Lending

The bank was a leader in making CD loans. CD further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made 35 CD loans totaling \$511 million, which represented 34.7 percent of allocated tier 1 capital. By dollar volume, 94.1 percent of the loans supported affordable housing, 4.6 percent funded economic development activities, less than 1 percent funded community services, and 1.1 percent funded revitalization and stabilization efforts. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank made a \$116.8 million complex construction loan for the acquisition and rehabilitation of a 398-unit affordable housing project located east of the Anacostia River, of which a portion of the interest was tax-exempt. CBNA also provided \$90 million in permanent financing and invested in the related LIHTC project. The loan was responsive to community needs for affordable housing, as all 398 units are reserved for residents earning less than 60 percent of the area median income and are supported by a long-term HUD HAP contract.
- The bank provided \$10.3 million to finance the new construction of a 41-unit LIHTC project in Washington, DC. Of the 41 units, nine are restricted to households earning less than 30 percent of the area median income, and 32 units are restricted to households earning less than 50 percent of the area median income. Nine of the units will be set aside as Permanent Supportive Housing and subsidized by the District of Columbia Housing Authority's Local Rent Supplementation Program. This complex transaction required coordination of both public and private organizations to provide financing.
- The bank originated a \$33 million construction loan for the development of a 163-unit multifamily LIHTC project in Oxon Hill, Maryland. Of the 163 units, 18 units are restricted to households earning less than 50 percent of the area median income and 129 units are restricted to households earning less than 60 percent of the area median income with the remaining 16 units offered at market rate. This complex and responsive project will include on-site resident services along with connections to services and activities available in the broader community.

### Broader Statewide or Regional Area

In addition, CBNA made 18 CD loans totaling \$199.9 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the DC MMSA.

## Product Innovation and Flexibility

The bank made extensive use of innovative or flexible lending practices in order to serve AA credit needs. As shown in the table below, the bank originated or purchased 625 loans under its flexible lending programs totaling \$179.3 million. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

Flexible Loan Program	Number of Loans	Dollar Amount (\$000s)
Community Assistance	23	6,652
Deed Restriction	7	1,243
Employer Paid Assistance	2	955
Federal Housing Administration (FHA)	2	508
Home Possible	117	35,339
Home Ready	206	57,243
Home Run	117	34,739
Lender Paid Assistance (LPA) Program	149	41,912
Veterans Affairs, Department of (VA)	2	664
<b>Total</b>	<b>625</b>	<b>179,254</b>

## INVESTMENT TEST

The bank's performance under the Investment Test in the DC MMSA is rated Outstanding.

Based on a full-scope review, the bank's performance in the DC MMSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
DC MMSA	19	129,214	86	130,248	105	100.0	259,462	100.0	0.0	0.0
<b>Total</b>	<b>19</b>	<b>129,214</b>	<b>86</b>	<b>130,248</b>	<b>105</b>	<b>100.0</b>	<b>259,462</b>	<b>100.0</b>	<b>0.0</b>	<b>0.0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors.

The combined prior and current period dollar volume represented 17.6 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. Most of the grants supported organizations that provided needed community services or affordable housing to primarily low- and moderate-income individuals. By dollar volume, 53.3 percent of total investments and grants supported affordable housing, 31.6 percent funded community services to low- and moderate-income individuals 11.2 percent supported revitalization and stabilization efforts, and 3.9 percent supported economic development. The bank occasionally used innovative or complex investments to support CD initiatives.

The following examples demonstrate the bank's responsiveness to community needs:

- The bank made a \$23.3 million LIHTC investment in Washington DC. The investment supported the acquisition and rehabilitation of a multifamily property which created 398 units of affordable housing for low- and moderate-income individuals who earn 60 percent or less of the area median income. The property is also supported by a long-term HAP contract with HUD.
- The bank provided a \$5 million grant to a nonprofit organization headquartered in Washington DC that provides supportive services to low- and moderate-income children and families to fight hunger and poverty. The funding provided emergency grants to food banks, schools, and community groups to help underserved communities during COVID-19 pandemic.
- The bank provided a \$500,000 grant to a nonprofit CDFI with a mission to help alleviate poverty in the greater Washington, DC metro area by providing affordable financial products, services, and education. The bank offers microloans, training, and support for low-income entrepreneurs who are overlooked by traditional lenders.

**Broader Statewide or Regional Area**

In addition, CBNA made 34 investments totaling \$92.9 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving the DC MMSA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test rating for the DC MMSA.

**SERVICE TEST**

The bank’s performance under the Service Test in the DC MMSA is rated High Satisfactory.

Based on a full-scope review, the bank’s performance in the DC MMSA AA was good.

**Retail Banking Services**

Service delivery systems were accessible to geographies and individuals of different income levels in the bank’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
DC MMSA	100.0	30	100.0	6.7	30.0	23.3	40.0	9.9	22.5	31.4	35.5

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches* (+ or -)			

			Low	Mod	Mid	Upp
DC MMSA	0	2	0	0	0	-1

\*One closing occurred in a geography without an income designation.

CBNA's distribution of branches in low-income geographies was below, and in moderate-income geographies exceeded, the percentage of the population living within those geographies. Access to delivery systems was positively impacted by the accessibility of five branches located in middle- or upper-income geographies (or geographies without an income designation). These branches served customers from one adjacent low-income geography and four adjacent moderate-income geographies based on customer usage data provided by CBNA during the evaluation.

ADS positively impacted service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, bill pay, and ATMs which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated a majority of households in low- or moderate-income geographies used online banking, mobile banking, and ATM services during 2022 with usage rates by households in low- and moderate-income geographies increasing compared to 2019 usage rates for bill pay, online banking, mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts were comparable to or higher than usage rates by households in middle- and upper-income census tracts. CBNA operated 76 deposit-taking ATMs in the AA with 7.9 percent in low-income geographies and 29 percent in moderate-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation, CBNA closed two branches, none of which were located in low- and moderate-income geographies. CBNA did not open any branches during the evaluation period in the DC MMSA.

Services, including where appropriate, business hours, vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 10:00 a.m. to 6:00 p.m. on Monday and Friday and from 10:00 a.m. to 5:00 p.m. Tuesday through Thursday while several others operated from 9:00 a.m. to 5:00 p.m. on Monday and Friday and from 9:00 a.m. to 4:00 p.m. on Tuesday through Thursday. Most branches did not offer Saturday hours while those that did were open from 10:00 a.m. to 2:00 p.m. Fewer branches (27.3 percent) in low- and moderate-income geographies, operated on Saturdays when compared to branches in middle- and upper-income geographies (57.9 percent).

## Community Development Services

The bank provided an adequate level of CD services.

Bank employees provided 73 qualified CD service activities to 16 organizations with 238 qualified hours within this AA during the evaluation period benefiting 2,318 low- and moderate-income individuals and families. Additionally, six employees served ten community development organizations in various capacities, including through leadership roles as board members or committee representatives. CD Services were responsive to identified needs in the DC MMSA and supported homebuyer education, career development, technical assistance to small businesses and community organizations.

Service activity examples during the evaluation period include:

- One senior level employee served as chairman of the board for a community organization that fosters affordable housing opportunities within Washington DC.
- CBNA employees provided 93 hours of training as part of a program which helped prepare 767 low- and moderate-income students with on-the-job skills training and career preparation following graduation.
- CBNA employees dedicated 64 hours to homebuyer and homeownership education for 924 low- and moderate-income individuals and families.

## State Ratings

### State of California

**CRA rating for the State of California:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution and borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investments and grants which were responsive in addressing community needs.
- Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank's AA. CBNA provided a low level of CD services responsive to identified community needs.

### Description of Institution's Operations in the State of California

The bank delineated 19 AAs within the state of California. The OCC combined the MSAs and MDs that comprise the Los Angeles CSA (LA CSA), San Jose-San Francisco CSA (San Jose CSA) and Fresno-Madera-Hanford CA CSA for analysis and presentation purposes, reducing the number of AAs within California to six. These include the LA CSA, San Jose CSA, Fresno CSA, Bakersfield CA MSA, Sacramento-Roseville-Folsom, CA MSA, and San Diego-Chula Vista-Carlsbad, CA MSA. Refer to the table in appendix A for a list of all counties of each CSA reviewed.

CBNA operated 274 branches within these AAs, representing 41.7 percent of total branches, and 541 deposit-taking ATMs within these AAs, representing 25.4 percent of total deposit-taking ATMs. CBNA had \$80.1 billion in adjusted deposits in California, which represented 27.5 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased 48.3 percent of its total dollar volume of home mortgage loans and small loans to businesses in California.

Based on the June 30, 2022 FDIC Summary of Deposit Market Share Report, CBNA had \$77 billion in deposits and ranked seventh out of 169 FDIC-insured depository institutions with a 3.8 percent deposit market share. The top three banks by deposit market share were Bank of America with 723 branches and a 21 percent deposit market share, Wells Fargo Bank with 780 branches and a 14.8 percent, and JPMorgan Chase Bank with 817 branches and a 13 percent.

Los Angeles CSA AA

CBNA operated 149 branches and 294 deposit-taking ATMs in the Los Angeles CSA and had \$42.4 billion in adjusted deposits. During the evaluation period, CBNA originated or purchased 24.7 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA. Based on the June 30, 2022 FDIC Summary of Deposit Market Share Report, CBNA had \$40.7 billion in deposits and ranked sixth out of 121 FDIC-insured depository institutions with a 4.5 percent deposit market share. The top three banks by deposit market share are Bank of America with 401 branches and an 18 percent deposit market share, JPMorgan Chase Bank with 463 branches and a 17.2 percent, and Wells Fargo Bank with 403 branches and a 14.5 percent.

The following tables provide a summary of the demographics, including housing and business information, for the Los Angeles CSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Los Angeles CSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	3,925	8.1	28.5	28.6	33.2	1.6
Population by Geography	18,388,091	7.6	28.6	29.4	33.8	0.5
Housing Units by Geography	6,346,543	6.7	26.2	29.2	37.5	0.4
Owner-Occupied Units by Geography	3,074,292	2.6	18.6	30.8	47.9	0.1
Occupied Rental Units by Geography	2,780,656	11.3	34.6	27.1	26.4	0.6
Vacant Units by Geography	491,595	6.4	26.1	31.5	35.3	0.7
Businesses by Geography	1,937,113	4.8	20.2	26.9	46.6	1.5
Farms by Geography	23,826	3.8	20.4	31.1	44.0	0.6
Family Distribution by Income Level	4,090,774	23.9	16.5	17.6	42.0	0.0
Household Distribution by Income Level	5,854,948	25.3	15.6	16.5	42.6	0.0
Median Family Income MD - 11244 Anaheim-Santa Ana-Irvine, CA		\$86,003	Median Housing Value			\$449,452
Median Family Income MD - 31084 Los Angeles-Long Beach-Glendale, CA		\$62,703	Median Gross Rent			\$1,330
Median Family Income MSA - 37100 Oxnard-Thousand Oaks-Ventura, CA MSA		\$86,766	Families Below Poverty Level			13.1%
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA		\$61,507				
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Los Angeles CSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>

Geographies (Census Tracts)	4,286	5.5	27.6	31.8	32.8	2.3
Population by Geography	18,644,680	4.9	27.8	33.1	33.2	1.0
Housing Units by Geography	6,516,901	4.6	25.7	32.4	36.2	1.1
Owner-Occupied Units by Geography	3,183,770	1.6	18.3	34.1	45.6	0.4
Occupied Rental Units by Geography	2,836,877	8.0	34.2	30.8	25.3	1.7
Vacant Units by Geography	496,254	4.5	24.6	30.4	38.3	2.1
Businesses by Geography	2,251,275	3.3	19.3	29.5	45.7	2.2
Farms by Geography	26,710	2.8	19.1	33.0	44.0	1.1
Family Distribution by Income Level	4,179,103	23.1	16.7	18.4	41.7	0.0
Household Distribution by Income Level	6,020,647	25.2	15.4	17.1	42.3	0.0
Median Family Income MD - 11244 Anaheim-Santa Ana-Irvine, CA	\$106,451	Median Housing Value			\$610,825	
Median Family Income MD - 31084 Los Angeles-Long Beach-Glendale, CA	\$80,317	Median Gross Rent			\$1,640	
Median Family Income MSA - 37100 Oxnard-Thousand Oaks-Ventura, CA MSA	\$101,160	Families Below Poverty Level			9.7%	
Median Family Income MSA - 40140 Riverside-San Bernardino-Ontario, CA MSA	\$76,686					
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

To assess the affordability of housing, examiners compared an estimated mortgage payment for the median home to the expected incomes for low- and moderate-income households within each component MSA or MD of the Los Angeles CSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the Los Angeles CSA AA was \$449,452. In the lowest median income MSA (Riverside-San Bernardino-Ontario, CA), low-income families earned less than \$30,754 and moderate-income families earned less than \$49,206. In the highest median income MSA (Oxnard-Thousand Oaks-Ventura, CA), low-income families earned less than \$43,383 and moderate-income families earned less than \$69,413. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$769 to \$1,085 for low-income borrowers and \$1,230 to \$1,735 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$2,413. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MSAs during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the Los Angeles CSA AA was \$610,825. In the lowest median income MSA (Riverside-San Bernardino-Ontario, CA), low-income families earned less than \$38,343 and moderate-income families earned less than \$61,349. In the highest median income MSA (Anaheim-Santa Ana-Irvine, CA), low-income families earned less than



\$53,226 and moderate-income families earned less than \$85,161. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$959 to \$1,331 for low-income borrowers and \$1,533 to \$2,129 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$3,279. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MSAs during 2022.

Affordable housing for low- and moderate-income families is a significant need. This AA is considered a high-cost housing market, limiting access to affordable home ownership among low- and moderate-income borrowers. In evaluating the Los Angeles CSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 13.1 percent of families were living below the poverty level in 2020-2021 and 9.7 percent of families were living below the poverty level in 2022.

## **Economic Data**

### Los Angeles-Long Beach-Anaheim, CA MSA

Information from the November 2022 Moody's Analytics report indicated that the Los Angeles-Long Beach-Glendale economy cooled but remained on track for a full employment recovery. Arrivals to Los Angeles International Airport and hotel occupancy have increased as the pandemic faded. However, several tech firms announced layoffs in 2022, which exacerbated the outflow of residents from the MSA. Investor funding decreased due to economic uncertainty and concerns of a recession. The elevated interest rate environment made it difficult for businesses to raise capital. Housing sales fell significantly, which resulted in inventory returning to pre-pandemic levels; however, housing prices remained elevated. The area's strengths included a strong healthcare base, a growing tech presence, international tourism and business, and a seaport that could handle megaships that other ports cannot. Weaknesses included high costs and natural disasters. Major employment industries included education and health services, professional and business services, government, and leisure and hospitality services. Major employers in the area included Cedars-Sinai Medical Center, Los Angeles International Airport, University of California Los Angeles, and VXI Global Solutions.

According to the BLS, the unemployment rate for the Los Angeles-Long Beach-Anaheim CA MSA was 4.5 percent as of January 2020. Unemployment levels significantly increased to 18 percent in May 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 4 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

Oxnard-Thousand Oaks-Ventura, CA MSA

Information from the July 2022 Moody's Analytics report indicated that the Oxnard-Thousand Oaks-Ventura's economy was in recovery; however, the economy was lagging behind its peers. Employment was further below pre-pandemic levels than the state average, despite job growth that had been on par with the state average. Weaknesses in financial services and other industries offset the strengths in the healthcare and leisure/hospitality industries. Many emerging tech hubs throughout California were luring tech firms away from the area by offering even lower living and business costs. This positioned the MSA unfavorably between the established tech hubs in California and the lower-cost emerging tech hubs. Defense remained a cornerstone of the local economy due to the Naval Base Ventura County, which had become a center for unmanned vehicle testing and development. Labor costs increased for farms due to declines in worker supply. Additionally, farms were negatively impacted by extreme drought and elevated input costs. Rental rates remained elevated. The MSA's average monthly rent was among the five highest of all metro areas in the United States. The area's strengths included a large military presence, lower business costs, and above-average educational attainment. Weaknesses included a high cost of living, weak migration trends, population loss, and a threat to the farming sector from declining immigration and weaker overseas demand. Major employment industries included education and health services, professional and business services, government, and retail trade. Major employers in the area included Naval Base Ventura County, Amgen Inc., Bank of America, WellPoint Health Networks Inc., and Community Memorial Hospital of San Buenaventura.

According to the BLS, the unemployment rate for the Oxnard-Thousand Oaks-Ventura, CA MSA was 4 percent as of January 2020. Unemployment levels significantly increased to 14.8 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 3.5 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

Riverside-San Bernardino-Ontario, CA MSA

Information from the August 2022 Moody's Analytics report indicated that Riverside-San Bernardino-Ontario's economy was at risk. The MSA's unemployment rate dipped to a historic low; however, nearly two-thirds of private industries added jobs. The area was an ideal logistics hub due to competitive business costs and proximity to major highways, large population centers, and the port of San Pedro. The area had comparatively lower costs and was the least congested large metro area in California, which was a significant factor behind the area's population growth. The MSA lagged most of California and the United States in high-wage jobs. The military was a leading source of jobs in the area, which insulated the local economy from regional downturns. The area's strengths included lower business and housing costs than in nearby areas, a young population, positive net migration, and a comparative advantage in transportation, distribution, and warehousing. Weaknesses included a lack of a vibrant central downtown, scarcity of high-wage industries, and a low educational attainment. Major employment industries included professional and business services, government, transportation/utilities, and retail trade. Major employers in the area included Stater Brothers Market, Arrowhead Regional Medical Center, U.S. Marine Corps. Air Ground Combat Center, Fort Irwin, and Walmart Inc.

According to the BLS, the unemployment rate for the Riverside-San Bernardino-Ontario, CA MSA was 4.1 percent as of January 2020. Unemployment levels significantly increased to 15.4 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 3.7 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

## Community Contacts

Examiners reviewed seven community contacts conducted during the evaluation period with organizations located throughout the Los Angeles CSA. Interviews were conducted with representatives from two affordable housing organization, one human and social services organization and four organizations focused on small business development. One contact indicated an increase in the unemployment stemming from COVID-19 pandemic, primarily centered in the tourism sector. Multiple contacts noted a lack of affordable housing as a significant issue, which was exacerbated by the population density and a limited housing supply. Due to the intense economy, construction and land costs have increased, which have increased homelessness in the area as well as making affordable housing developments more expensive to build. In addition, increased income inequality has negatively impacted affordable housing. Another contact from a housing agency indicated there is a need for rental assistance and home renovation loans for low- and moderate-income individuals with disabilities.

Multiple contacts noted a need for small business loans, specifically loans for micro businesses and start-ups. Small businesses faced challenges in qualifying for traditional financing and access to credit. There was also an identified need for financial literacy and education in low-income communities, such as assistance with resume writing, applications, and interview skills. One contact noted a lack of access to high quality childcare. One contact indicated that there was a large, underbanked population in the area, as language barriers made it difficult for many to open accounts and identify banking opportunities.

The contacts identified the following needs within the community:

- Affordable housing loans
- Small consumer loans
- Small business loans
- Financial literacy outreach
- Credit counseling
- Credit-building loans
- Small business start-up loans
- New housing to address housing shortage
- Capital investments
- Downpayment assistance
- First-time homebuyer programs

### San Jose CSA AA

CBNA operated 93 branches and 189 deposit-taking ATMs in this AA. CBNA had \$31.8 billion in adjusted deposits within this AA. During the evaluation period, CBNA originated or purchased 20 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA. Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$30.9 billion in deposits and ranked seventh out of 80 FDIC-insured depository institutions with a 3.4 percent deposit market share. The top three banks by deposit market share were Bank of America with 202 branches and a 25.7 percent deposit market share, Silicon Valley Bank with eight branches and an 18.5 percent deposit market share, and Wells Fargo Bank with 233 branches and a 13.9 percent deposit market share.

The following tables provide a summary of the demographics, including housing and business information, for the San Jose CSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: San Jose CSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,827	9.5	22.5	34.7	32.2	1.1
Population by Geography	8,801,500	8.9	22.5	36.2	32.2	0.3
Housing Units by Geography	3,276,960	8.6	21.3	36.2	33.6	0.3
Owner-Occupied Units by Geography	1,699,058	3.8	16.9	37.4	41.8	0.1
Occupied Rental Units by Geography	1,380,665	14.1	26.6	34.7	24.0	0.6
Vacant Units by Geography	197,237	11.3	22.4	36.1	29.6	0.6
Businesses by Geography	861,043	8.4	18.8	32.9	39.4	0.5
Farms by Geography	19,348	4.5	17.0	39.9	38.6	0.1
Family Distribution by Income Level	2,054,078	23.8	16.2	18.3	41.7	0.0
Household Distribution by Income Level	3,079,723	25.6	15.1	16.7	42.6	0.0
Median Family Income MSA - 32900 Merced, CA MSA		\$46,793	Median Housing Value			\$582,938
Median Family Income MSA - 33700 Modesto, CA MSA		\$55,611	Median Gross Rent			\$1,476
Median Family Income MSA - 34900 Napa, CA MSA		\$80,921	Families Below Poverty Level			8.8%
Median Family Income MD - 36084 Oakland-Berkeley-Livermore, CA		\$93,822				
Median Family Income MD - 41884 San Francisco-San Mateo-Redwood City, CA		\$103,742				
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$107,126				
Median Family Income MD - 42034 San Rafael, CA		\$121,130				
Median Family Income MSA - 42100 Santa Cruz-Watsonville, CA MSA		\$81,912				
Median Family Income MSA - 42220 Santa Rosa-Petaluma, CA MSA		\$77,587				
Median Family Income MSA - 44700 Stockton, CA MSA		\$59,946				
<i>Source: 2015 ACS and 2021 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: San Jose CSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,969	7.7	22.2	36.7	30.9	2.5
Population by Geography	8,707,460	7.1	22.3	37.5	31.8	1.3
Housing Units by Geography	3,154,698	6.6	20.9	37.9	33.2	1.4
Owner-Occupied Units by Geography	1,661,902	3.0	17.3	39.0	40.0	0.6
Occupied Rental Units by Geography	1,307,260	10.9	25.6	36.7	24.4	2.4
Vacant Units by Geography	185,536	7.6	19.3	36.5	34.2	2.4
Businesses by Geography	917,849	5.7	17.9	34.5	38.6	3.3
Farms by Geography	18,771	3.9	17.2	39.8	37.4	1.6
Family Distribution by Income Level	2,001,178	23.0	16.5	18.8	41.6	0.0
Household Distribution by Income Level	2,969,162	25.4	15.1	17.4	42.2	0.0
Median Family Income MSA - 32900 Merced, CA MSA		\$61,162	Median Housing Value			\$878,258
Median Family Income MSA - 33700 Modesto, CA MSA		\$69,654	Median Gross Rent			\$1,988
Median Family Income MSA - 34900 Napa, CA MSA		\$107,995	Families Below Poverty Level			6.2%
Median Family Income MD - 36084 Oakland-Berkeley-Livermore, CA		\$123,312				
Median Family Income MD - 41884 San Francisco-San Mateo-Redwood City, CA		\$143,526				
Median Family Income MSA - 41940 San Jose-Sunnyvale-Santa Clara, CA MSA		\$145,548				
Median Family Income MD - 42034 San Rafael, CA		\$159,898				
Median Family Income MSA - 42100 Santa Cruz-Watsonville, CA MSA		\$109,931				
Median Family Income MSA - 44700 Stockton, CA MSA		\$76,536				
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data Due to rounding, totals may not equal 100.0% (* The NA category consists of geographies that have not been assigned an income classification.</i>						

To assess the affordability of housing, examiners compared an estimated mortgage payment for the median home to the expected incomes for low- and moderate-income households within each component MSA or MD of the San Jose CSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the San Jose CSA AA was \$582,938. In the lowest median income MSA (Merced, CA), low-income families earned less than \$23,397 and moderate-income families earned less than \$37,434. In the highest median income MSA (San Rafael, CA), low-income families earned less than \$60,565 and moderate-income families earned less than \$96,904. One method used to determine housing affordability assumed a maximum

monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$585 to \$1,514 for low-income borrowers and \$936 to \$2,423 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$3,129. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MSAs during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the San Jose CSA AA was \$878,258. In the lowest median income MSA (Merced, CA), low-income families earned less than \$30,581 and moderate-income families earned less than \$48,930. In the highest median income MSA (San Rafael, CA), low-income families earned less than \$79,949 and moderate-income families earned less than \$127,918. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$765 to \$1,999 for low-income borrowers and \$1,223 to \$3,198 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$4,715. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MSAs during 2022.

Affordable housing for low- and moderate-income families is a significant need. This AA is considered a high-cost housing market, limiting access to affordable home ownership among low- and moderate-income borrowers. In evaluating the San Jose CSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 8.8 percent of families were living below the poverty level in 2020-2021 and 6.2 percent of families were living below the poverty level in 2022.

## **Economic Data**

### San Jose-Sunnyvale-Santa Clara, CA MSA

Information from the July 2022 Moody's Analytics report indicated that San Jose-Sunnyvale-Santa Clara's economy was in recovery. Nearly three-quarters of private sectors added jobs, which pushed unemployment below the pre-recession rate, despite upward pressure from an increased labor force. Tech payrolls surpassed the pre-pandemic peak, despite slower tech employment growth. The tech firms in the area benefitted from a highly skilled workforce, an entrepreneurial culture, and the presence of several significant tech firms. The MSA experienced a shrinking population base. Several employers allowed flexible and remote work during the COVID-19 pandemic, which drove employees into lower-cost areas. Both in- and out-migration increased since the start of pandemic; however, net losses continued. The area's strengths included highly skilled workers, a legacy of successful entrepreneurship that allowed access to substantial venture capital, and a high-value-added manufacturing base that supported wage growth. Weaknesses included high business and living costs, and tech industries with above-average volatility of sustained success as an ongoing enterprise with the speed of innovation.

Major employment industries included professional and business services, education and health services, manufacturing, and information. Major employers in the area included Cisco Systems Inc., Alphabet Inc., eBay Inc., Lockheed Martin Corp., and Intel Corp.

According to the BLS, the unemployment rate for the San Jose-Sunnyvale-Santa Clara, CA MSA was 2.8 percent as of January 2020. Unemployment levels significantly increased to 12.6 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 2.4 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

#### San Francisco-Oakland-Berkeley, CA MSA

Information from the November 2022 Moody's Analytics report indicated San Francisco-Redwood City-South San Francisco's economy was in recovery. The area's employment remained further below its pre-pandemic peak than all other large California economies, despite nearly two-thirds of private industries adding jobs. Net out-migration moderated; however, the area lost more residents than before the pandemic. Several high-profile tech corporations and smaller tech firms reported layoffs. The elevated interest rate environment made it difficult for these tech firms to raise capital and investor funding. Many tech employees moved out of the area given the ease of working remotely. The area faced one of the sharpest price corrections in the nation. Home sales plummeted to near-historic lows and inventories started to increase. Housing affordability remained an issue despite contracted prices. The area's strengths included a highly educated and skilled workforce, very high incomes, and a cluster of internet and other tech-service companies. Weaknesses included land constraints and regulations that limit construction. Additionally, the area was impacted by high costs, including housing, office rents and energy. Major employment industries included professional and business services, education and health services, government, and information. Major employers in the area included the University of California, San Francisco, Salesforce.com Inc., Wells Fargo, Kaiser Permanente, and United Airlines.

According to the BLS, the unemployment rate for the San Francisco-Oakland-Hayward, CA MSA was 2.8 percent as of January 2020. Unemployment levels significantly increased to 13.9 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 2.6 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

#### Merced, CA MSA

Information from the July 2022 Moody's Analytics report indicated that Merced's economy stalled after recovering to pre-crisis levels in early 2022. The area's unemployment rate remained below its pre-pandemic level, despite a rebound in the labor force. Crop production, animal production, and agricultural support services comprised more than 20 percent of the area's employment, which was significantly above the national average of one percent. Farming profit margins were compressed due to elevated input costs. Additionally, drought conditions and water shortages impacted farm yields. The percentage of workers employed in food manufacturing in the MSA was approximately seven times the U.S. average. Food manufacturing was negatively impacted by rising input costs stemming from higher commodity prices. Approximately one-third of the non-farm workforce was employed by the government. Housing prices started to come down in the MSA, despite home prices continuing to rise across the state and the U.S. The area's strengths included the presence of UC Merced, strong population trends, and a favorable age structure. Weaknesses included many jobs in low-skilled and low-paying agriculture and food manufacturing, low per capita income, high poverty rate, very few high-tech jobs, and exposure to volatile commodity prices. Major employment industries included

government, education and health services, manufacturing, and retail trade. Major employers in the area included Mercy Medical Center Merced, Foster Farms AG Inc., University of California, Merced, Quad Graphics Merced, and Hilmar Cheese Co.

According to the BLS, the unemployment rate for the Merced, CA MSA was 9.9 percent as of January 2020. Unemployment levels significantly increased to 18.6 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 7.9 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### Modesto, CA MSA

Information from the July 2022 Moody's Analytics report indicated that Modesto's economy was expanding. Professional and business services sector growth outpaced the state and national average. The MSA's unemployment rate declined below its pre-recession level; however, payroll growth slowed and trailed regional and national averages. The MSA's economy was dependent on food producers. The MSA's farms experienced profit compression due to high input costs and low yields. Healthcare jobs accounted for more than one in five private sector jobs in the MSA, which was the area's primary source of higher-wage jobs. There were limited high-paying jobs outside of the manufacturing and healthcare sectors. A limited supply of houses increased prices in the area; however, home price appreciation lagged the national average. The area's strengths included comparatively lower living and business costs, an established manufacturing infrastructure, and a high quality of life. Weaknesses included below-average per capita income, low educational attainment of workforce, weak migration trends, and investments skewed towards low-value-added activities. Major employment industries included educational and health services, government, retail trade, and manufacturing. Major employers in the area included E. and J. Gallo Winery, Doctors Medical Center, Memorial Medical Center, Foster Farms, Del Monte Foods Inc.

According to the BLS, the unemployment rate for the Modesto, CA MSA was 6.8 percent as of January 2020. Unemployment levels significantly increased to 17.5 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 5.3 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### Napa, CA MSA

Information from the July 2022 Moody's Analytics report indicated that Napa's economy was in recovery after growing slowly in early 2022. The MSA's unemployment rate fell below its pre-pandemic level, primarily driven by strong employment growth in the healthcare sector. While the leisure/hospitality sectors also experienced job growth, the manufacturing sector hindered the MSA's overall job growth. Approximately one in six workers in the MSA were employed in food and beverage processing. Despite lower yields of wine, the regional and national demand for wine remained strong as restaurants and bars returned to their pre-pandemic level of traffic. The MSA's population declined for the past four years primarily due to high living costs and limited employment opportunities. The MSA was subject to high employment volatility and was in the bottom ten U.S. metro areas in industrial diversity. Home prices continued to increase; however, the MSA's house price appreciation still lagged the regional and national averages. The area's strengths included very high per capita income, and a prestigious wine and tourism industry that was the backbone of the economy. Weaknesses included high employment volatility, very high cost of living, below-average concentration of prime-age adults, and population loss. Major employment industries included manufacturing, leisure and hospitality services,



education and health services, and government. Major employers in the area included Napa State Hospital, Veteran's Home, St. Helena Hospital, Napa Valley College, and Silverado Resort and Spa.

According to the BLS, the unemployment rate for the Napa, CA MSA was 3.6 percent as of January 2020. Unemployment levels significantly increased to 18.1 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 3.1 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### Santa Cruz-Watsonville, CA MSA

Information from the July 2022 Moody's Analytics report indicated that Santa Cruz-Watsonville's economy was in recovery. The MSA's job growth lagged the national average, and the employment rate remained below the pre-pandemic level. The public sector experienced modest job growth, with the University of California, Santa Cruz increasing hiring as pandemic-related concerns faded. The public sector was key for the MSA, accounting for approximately one quarter of local employment. The farming sector was another key sector for the MSA. Farms benefitted from higher commodity prices, which was partially offset by elevated input costs and the threat of drought. Home price appreciation was above the national average; however, new permits for single-family homes increased during the evaluation period. The area's strengths included comparatively lower housing costs, higher than average per capita income, competitive business costs, and a high quality of life. Weaknesses included above average employment volatility and an uneven distribution of wealth and income. Major employment industries included government, education and health services, leisure and hospitality services, and retail trade. Major employers in the area included Dominican Hospital, University of California, Santa Cruz, Source Naturals, Sesnon House, and Monterey Mushroom Inc.

According to the BLS, the unemployment rate for the Santa Cruz-Watsonville, CA MSA was 6.3 percent as of January 2020. Unemployment levels significantly increased to 17.9 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 5 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### Stockton, CA MSA

Information from the July 2022 Moody's Analytics report indicated Stockton's economy was continuing to expand. The MSA's non-farm payrolls were above pre-pandemic levels and were rising more quickly than the regional and national averages, primarily driven by gains in both private and public sectors. The MSA's unemployment rate was below the pre-recession level, despite an increase in the labor force. Logistics was a key sector for the MSA, as the metro area was located on an inland port with readily accessible highways that fed into heavily populated areas. The MSA was a strategic location for shipping-related activity, with major firms selecting the MSA as a regional fulfillment hub. Logistics was a comparatively low-wage industry, which limited the downstream benefits to consumer industries and the housing market. Farming was another key sector for the MSA. Farming was negatively impacted by supply-chain stress and agricultural prices. Home prices continued to rise rapidly; however, appreciation stalled and was below the state and national rates. The area's strengths included a comparative advantage in logistics, and a large and growing commuter workforce. Weaknesses included low income and low-skilled workforce, exposure to swings in the agriculture sector, scarcity of knowledge-based industries, and high employment volatility. Major employment industries included government, transportation/utilities, education and health services, and retail trade. Major employers in

the area included St. Joseph Medical Center, Amazon, Safeway Inc., Dameron Hospital, and Pacific Gas and Electric.

According to the BLS, the unemployment rate for the Stockton-Lodi, CA MSA was 6.7 percent as of January 2020. Unemployment levels significantly increased to 18.2 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 5.2 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

## Community Contacts

Examiners reviewed eight community contacts conducted during the evaluation period with organizations located throughout the San Jose CSA. Interviews were conducted with representatives from six affordable housing organizations, one social service organization, and one government agency that worked with lenders who offered various loans to small businesses. The primary credit need within the area is affordable housing. The San Jose MSA is located within one of the most expensive regions in the country. During the evaluation period, construction costs skyrocketed due to lumber prices and labor shortages. One contact indicated that the main credit needs were more tax-exempt bonds for affordable housing organizations to develop new properties. Many developers had to fund the acquisition or predevelopment of these projects before they could get access to construction funding. Additionally, contacts noted that many tenants were unable to pay rent due to the impact of the COVID-19 pandemic. There is a large population that could not afford rent and asked for rental assistance; however, there was a lack of affordable housing supply.

One contact identified small consumer loans as a community need. For consumers seeking small dollar loans, they often had to turn to Fintechs, since they did not qualify with a bank or had an inherent distrust in banking institutions as a whole.

One contact noted that small businesses were hesitant to take on additional debt during the COVID-19 pandemic, as many were already struggling to make rent and utility payments. One contact indicated that many financial institutions were hesitant to provide small business loans in amounts less than \$250,000. Additionally, the contact indicated that many lenders required businesses to have been in business for a minimum amount of time in order to qualify for a loan, which made it more difficult for many start-ups to qualify for small business loans. One contact noted that the cost of living is an issue, which made it harder for businesses to attract and retain minimum wage workers.

The contacts identified the following needs within the community:

- Pre-development funding for affordable housing construction projects
- Donations to affordable housing organizations
- Tax-exempt bonds for the development of new affordable housing projects
- Low-interest rate, long-term loans
- Credit guarantees for construction projects
- Small consumer loans
- Banking services provided in multiple languages
- Financial literacy

## Scope of Evaluation in the State of California

Examiners conducted a full-scope review of the Los Angeles CSA AA and the San Jose CSA AA. The Los Angeles CSA AA was the largest AA in the state with 53 percent of deposits and 61.9 percent of the lending activity and received the most weight when determining conclusions. The San Jose CSA AA was the second largest AA in the state with 39.7 percent of deposits and 22.1 percent of the lending activity and received the second most weight when determining conclusions. Examiners analyzed the Bakersfield MSA AA, Fresno CSA AA, Sacramento MSA AA, and San Diego MSA AA using limited-scope procedures.

For all AAs, examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN CALIFORNIA

### LENDING TEST

The bank's performance under the Lending Test in California is rated Outstanding.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Los Angeles CSA AA and San Jose CSA AA was excellent.

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

<b>Number of Loans*</b>							
<b>Assessment Area</b>	<b>Home Mortgage</b>	<b>Small Business</b>	<b>Small Farm</b>	<b>Community Development</b>	<b>Total</b>	<b>%State Loans</b>	<b>%State Deposits**</b>
<b>Full-Scope:</b>							
Los Angeles CSA	21,262	148,531	0	161	169,954	61.9	53.0
San Jose CSA	16,581	43,858	0	96	60,533	22.1	39.7
<b>Limited-Scope:</b>							
Bakersfield MSA	160	4,413	0	3	4,576	1.7	0.3
Fresno CSA	347	5,260	0	5	5,612	2.0	1.6
Sacramento MSA	808	7,615	0	14	8,437	3.1	1.5
San Diego MSA	2,492	22,813	0	55	25,360	9.2	3.9
<b>Total</b>	<b>41,650</b>	<b>232,490</b>	<b>0</b>	<b>332</b>	<b>274,472</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

\*\* Percentages are based on adjusted deposit calculations.

<b>Dollar Volume of Loans* (000s)</b>							
<b>Assessment Area</b>	<b>Home Mortgage</b>	<b>Small Business</b>	<b>Small Farm</b>	<b>Community Development</b>	<b>Total</b>	<b>%State Loans</b>	<b>%State Deposits**</b>
<b>Full-Scope:</b>							

Los Angeles CSA	19,115,469	1,375,804	0	1,977,892	22,469,165	49.6	53.0
San Jose CSA	16,089,779	524,193	0	2,096,754	18,710,726	41.2	39.7
<b>Limited-Scope:</b>							
Bakersfield MSA	48,670	27,678	0	22,046	98,394	0.2	0.3
Fresno CSA	81,499	55,906	0	51,257	188,662	0.4	1.6
Sacramento MSA	339,181	54,752	0	297,004	690,937	1.5	1.5
San Diego MSA	2,150,016	191,654	0	868,544	3,210,214	7.1	3.9
<b>Total</b>	<b>37,824,614</b>	<b>2,229,987</b>	<b>0</b>	<b>5,313,497</b>	<b>45,368,098</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

\*\* Percentages are based on adjusted deposit calculations.

### Los Angeles CSA AA

Lending levels reflected excellent responsiveness to AA credit needs.

Based on the June 30, 2022 FDIC Summary of Deposit Market Share Report, CBNA ranked sixth out of 121 FDIC-insured depository institutions (top 5 percent) with a 4.5 percent deposit market share.

For home mortgage loans, CBNA's market share of 1 percent ranked 21<sup>st</sup> out of 960 lenders (top 2 percent). The top three lenders were United Wholesale Mortgage with 8 percent market share, Rocket Mortgage with 5.7 percent, and Wells Fargo Bank with 2.9 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

For small loans to businesses, CBNA's market share of 7.5 percent ranked fourth out of 306 lenders (top 1 percent). The top three lenders were American Express with 26.8 percent market share, JPMorgan Chase Bank with 19.8 percent, and Bank of America with 12.5 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

### San Jose CSA AA

Lending levels reflected excellent responsiveness to AA credit needs.

Based on the June 30, 2022 FDIC Summary of Deposit Market Share Report, CBNA ranked seventh out of 80 FDIC-insured depository institutions (top 9 percent) with a 3.4 percent deposit market share.

For home mortgage loans, CBNA's market share of 1.3 percent ranked 16<sup>th</sup> out of 785 lenders (top 2 percent). The top three lenders were Wells Fargo Bank with 6.5 percent market share, First Republic Bank with 5.4 percent, and Rocket Mortgage with 5.3 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

For small loans to businesses, CBNA's market share of 5.5 percent ranked fifth out of 248 lenders (top 2 percent). The top three lenders were JPMorgan Chase Bank with 24.7 percent market share, American Express with 21.3 percent, and Bank of America with 12 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

## **Distribution of Loans by Income Level of the Geography**

The bank exhibited an excellent geographic distribution of loans in its AAs.

### Los Angeles CSA AA

#### ***Home Mortgage Loans***

Refer to Table O in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was excellent.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies approximated the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was excellent.

For 2020 through 2021, the percentage of small loans to businesses in low-income geographies equaled the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. This analysis included 2,574 PPP loans totaling \$156.9 million to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### San Jose CSA AA

#### ***Home Mortgage Loans***

Refer to Table O in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was excellent.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income was near to the percentage of owner-occupied housing units located in those geographies and equaled the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Small Loans to Businesses***

Refer to Table Q in the state of California section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was excellent.

For 2020 through 2021, the percentage of small loans to businesses in low-income was near to the percentage of businesses located in those geographies and equaled the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. This analysis included 1,500 PPP loans totaling \$84.5 million to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage, and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AAs. Examiners did not identify any unexplained conspicuous gaps in the full-scope areas reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

#### Los Angeles CSA AA

### ***Home Mortgage Loans***

Refer to Table P in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall borrower distribution of home mortgage loans was good when considering the barriers to housing affordability within the AA.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families but exceeded the aggregate percentage of all

reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was near to the percentage of those families but exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was weaker than the 2020 through 2021 period primarily due to weaker performance against all reporting lenders to low-income borrowers and weaker performance in lending to moderate-income borrowers.

### ***Small Loans to Businesses***

Refer to Table R in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the comparison to the aggregate percentage of all reporting lenders due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's totals included 6,277 PPP loans totaling \$217.3 million that supported small businesses during the COVID-19 pandemic. The bank did not collect or consider gross annual revenues in the underwriting of 26.4 percent of its small loans to businesses, including PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses was nearly double the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### **San Jose CSA AA**

### ***Home Mortgage Loans***

Refer to Table P in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall borrower distribution of home mortgage loans was excellent when considering the barriers to housing affordability with the AA.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of those families and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Small Loans to Businesses***

Refer to Table R in the state of California section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the comparison to the aggregate percentage of all reporting lenders due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's totals included 2,681 PPP loans totaling \$103.5 million that supported small businesses during the COVID-19 pandemic. The bank did not collect or consider gross annual revenues in the underwriting of 34.1 percent of its small loans to businesses, including PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses was nearly double the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### **Community Development Lending**

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

#### Los Angeles CSA AA

The level of CD lending was excellent. The bank made 161 CD loans totaling \$2 billion, which represented 45.1 percent of allocated tier 1 capital. By dollar volume, 93.9 percent of the loans supported affordable housing, 5 percent funded economic development activities, less than 1 percent funded community services, and less than 1 percent funded revitalization and stabilization efforts. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank provided a \$17.7 million construction to permanent loan to finance a 57-unit affordable housing project in Los Angeles focused on special needs, homeless, or chronically homeless persons or families. This project was responsive to community needs for affordable housing providing 56 units income restricted to tenants earning less than 50 percent of the area median income. Additionally, 42 of the 57 units were reserved for homeless veterans. Comprehensive supportive services were also provided through a local non-profit organization.
- The bank financed a \$12.8 million construction to permanent loan for the new construction of a 46-unit affordable housing project in Los Angeles. This project was a modular build with units constructed offsite and then shipped and assembled onsite. This project was responsive to the need for affordable housing with 45 units designated as permanent supportive housing for homeless women earning less than 50 percent of the area median income. The project provided supportive services to the tenants and promote long-term housing stability.



- The bank originated a \$15.7 million construction to permanent loan for the development of a complex 42-unit LIHTC affordable housing project in Los Angeles. The project was responsive to the identified community need for affordable housing with 41 units income restricted to households earning less than 50 percent of the area median income. Of those 41 units, 21 were reserved as permanently supportive housing for formerly homeless individuals or families. Onsite supportive services were provided at no cost in coordination with local public and private organizations.

### San Jose CSA AA

The level of CD lending was excellent. The bank made 96 CD loans totaling \$2.1 billion, which represented 63.9 percent of allocated tier 1 capital. By dollar volume, 97.2 percent of the loans supported affordable housing, 2.1 percent funded economic development activities, less than 1 percent funded community services, and less than 1 percent funded revitalization and stabilization efforts. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank provided an \$83.5 million construction to permanent loan for the development of a 138-unit multifamily project in San Francisco. This complex project required multiple layers of funding and included capital from the City and County of San Francisco. The project consisted of 114 affordable housing units, 23 market rate units, and one manager's unit. This project was responsive to area needs for affordable housing.
- The bank provided a \$56.9 million construction to permanent loan to finance the new construction of an 84-unit multifamily, LIHTC project located in a low-income census tract in San Francisco. The project comprised 82 affordable units and two manager units. Thirteen of the units were designated for disabled or homeless veterans under the Veterans Administration Supportive Housing Program. Fifty-five units were covered by a Section 8 Project-Based Voucher Program Agreement. This project was responsive to area needs for affordable housing.
- The bank provided a \$35 million construction to permanent loan to finance an 80-unit multifamily LIHTC project targeting veterans in San Mateo County. The project included 79 units that were income restricted to tenants earning less than 60 percent of the area median income and one manager's unit that was not income restricted. Supportive services were provided by local non-profit and governmental organizations. This project was responsive to area needs for affordable housing.

### Broader Statewide or Regional Area

In addition, CBNA made 38 CD loans totaling \$516.4 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AAs. The broader statewide and regional CD loans further supported the overall Outstanding Lending Test rating for the state of California.

## Product Innovation and Flexibility

The bank made little use of innovative or flexible lending practices in order to serve AA credit needs. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

### Los Angeles CSA AA

As shown in the table below, the bank originated or purchased 262 loans under its flexible lending programs totaling \$110.9 million.

<b>Flexible Loan Program</b>	<b>Number of Loans</b>	<b>Dollar Amount (\$000s)</b>
Community Assistance	6	1,611
Deed Restriction	4	925
Federal Housing Authority	4	1,052
Home Possible	9	2,829
Home Ready	44	11,944
Home Run	82	40,133
Lender Paid Assistance Program	110	51,817
Mortgage Credit Certificates (MCCs) and Re-Issued MCCs	1	175
Veteran Affairs, Department of	2	397
<b>Total</b>	<b>262</b>	<b>110,884</b>

### San Jose CSA AA

As shown in the table below, the bank originated or purchased 244 loans under its flexible lending programs totaling \$112.7 million.

<b>Flexible Loan Program</b>	<b>Number of Loans</b>	<b>Dollar Amount (\$000s)</b>
Community Assistance	4	1,297
Deed Restriction	3	1,168
Home Possible	14	4,614
Home Ready	90	30,966
Home Run	53	28,587
Lender Paid Assistance Program	79	45,618
Veteran Affairs, Department of	1	459
<b>Total</b>	<b>244</b>	<b>112,710</b>

## Conclusions for Areas Receiving Limited-Scope Reviews

Based on limited-scope reviews, the bank's performance under the Lending Test in the Bakersfield MSA AA, Fresno CSA AA, Sacramento MSA AA, and San Diego MSA AA was consistent with the bank's overall performance under the Lending Test in the full-scope areas. Performance in the limited-scope AAs did not alter the overall Lending Test conclusion for the state of California.

Refer to Tables O through R in the state of California section of appendix D for the facts and data that support these conclusions.

## INVESTMENT TEST

The bank's performance under the Investment Test in California is rated Outstanding.

### Conclusions for Areas Receiving Full-Scope Reviews

Based on full-scope reviews, the bank's performance in the Los Angeles CSA AA and San Jose CSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
<b>Full-Scope:</b>										
Los Angeles CSA	108	711,520	99	162,025	207	41.9	873,545	44.5	0	0
San Jose CSA	91	443,059	88	293,632	179	36.2	736,691	37.6	0	0
<b>Limited-Scope:</b>										
Bakersfield MSA	6	9,815	2	248	8	1.6	10,063	0.5	0	0
Fresno CSA	10	42,454	9	2,751	19	3.8	45,205	2.3	0	0
Sacramento MSA	11	65,874	16	15,553	27	5.5	81,427	4.2	0	0
San Diego MSA	35	193,574	19	20,756	54	10.9	214,330	10.9	0	0
<b>Total</b>	<b>261</b>	<b>1,466,296</b>	<b>233</b>	<b>494,965</b>	<b>494</b>	<b>100.0</b>	<b>1,961,261</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

### Los Angeles CSA AA

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 19.9 percent of the bank's allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants supported organizations that provided needed community services to primarily low- and moderate-income individuals. By dollar volume, 58.1 percent of total investments and grants supported affordable housing, 40.3 percent funded community services to low- and moderate-income individuals, and approximately 1.6 percent supported economic development and revitalization and stabilization efforts. The bank made significant use of complex investments to support CD initiatives, all of which were investments in LIHTC projects.

The following examples demonstrate the bank's use of complex investments or responsiveness to community needs:

- The bank made a \$15 million equity investment in a 180-unit multifamily LIHTC and Section 8 project, located in Torrance in Los Angeles County. The project required a complex financing structure. The bank funded 49 percent of the LIHTC equity and served as the lender for the tax-exempt loan of \$71 million. The project included 178 affordable housing units restricted to low- and

moderate-income individuals and families who earn less than 50 percent of the area median income, and two manager's units.

- The bank made a \$12.3 million equity investment in a 210-unit multifamily LIHTC and Section 8 project, located in Lancaster in Los Angeles County. The project required a complex financing structure. The bank funded 49 percent of the LIHTC equity and served as the lender for the tax-exempt loan of \$59.2 million. The project included 208 affordable housing units restricted to low- and moderate-income individuals and families, and two manager's units. The 208 affordable housing units were income restricted to households earning less than 50 percent of the area median income.
- The bank made a \$31.9 million investment in bonds issued by a school district that primarily serves low- and moderate-income students and families. The funds were used to update aging classrooms, upgrade security systems, improve computer technology, and reduce overcrowding by building neighborhood schools and early education centers. This investment helped to support community services by making improvements to a school district where 79.2 percent of students are eligible for the National School Lunch Program.

### San Jose CSA AA

The bank had an excellent level of qualified CD investment and grants, often in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 22.4 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants supported organizations that provided needed community services to primarily low- and moderate-income individuals. By dollar volume, 68.6 percent of total investments and grants supported affordable housing, 28.4 percent funded community services to low- and moderate-income individuals, and approximately 3 percent supported economic development and revitalization and stabilization efforts. The bank made significant use of complex investments to support CD initiatives, all of which were investments in LIHTC projects.

The following examples demonstrate the bank's use of complex investments or responsiveness to community needs:

- The bank made a \$21.9 million equity investment in a 146-unit multifamily LIHTC project located in San Francisco. The project required a complex financing structure, including tax-exempt private activity bonds and a letter of credit which the bank provided to fund a portion of the construction loan. The project included a total of 145 affordable housing units restricted to low- and moderate-income individuals and families, and one manager's unit. All units were income restricted to persons earning 60 percent or less of the area median income.
- The bank made a \$17.1 million equity investment in a 132-unit multifamily LIHTC project, located in Burlingame, California. The project used a complex financing structure, which included the bank providing 49 percent of the LIHTC equity and a \$72 million construction to permanent loan to finance the project. The property consisted of a total of 131 affordable housing units restricted to low- and moderate-income individuals and families, and one manager's unit.

- The bank made a \$700,000 grant to an organization which provides guidance on filing taxes to low- and moderate-income individuals and families. The organization provides needed community services by participating in the Volunteer Income Tax Assistance (VITA) program, which focuses on providing financial education and assistance with filing taxes to individuals who earn less than \$64,000 annually.

Broader Statewide or Regional Area

In addition, CBNA made 45 investments totaling \$120.9 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA’s AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test rating for the state of California.

**Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank’s performance under the Investment Test in the Bakersfield MSA AA, Fresno CSA AA, Sacramento MSA AA, and San Diego MSA AA was consistent with the bank’s overall performance under the Investment Test in the full-scope areas.

**SERVICE TEST**

The bank’s performance under the Service Test in California is rated High Satisfactory.

**Conclusions for Areas Receiving Full-Scope Reviews**

Based on full-scope reviews, the bank’s performance in the Los Angeles CSA and San Jose CSA was good.

**Retail Banking Services**

Service delivery systems were readily accessible to geographies and individuals of different income levels in the bank’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Los Angeles CSA	53.0	149	54.4	2.0	25.5	30.2	38.9	4.9	27.8	33.1	33.2
San Jose CSA	39.7	93	33.9	4.3	19.4	35.5	35.5	7.1	22.3	37.5	31.8
Bakersfield MSA	0.3	2	0.7	0.0	50.0	0.0	50.0	8.0	28.0	29.8	31.4
Fresno CSA	1.6	9	3.3	0.0	44.4	11.1	33.3	10.0	28.1	27.1	33.5

Sacramento MSA	1.5	5	1.8	20.0	20.0	20.0	40.0	10.8	29.4	35.1	23.9
San Diego MSA	3.9	16	5.8	6.3	12.5	37.5	43.8	6.5	24.5	34.6	33.4

Distribution of Branch Openings/Closings						
Assessment Area	Branch Openings/Closings					
	# of Branch Openings	# of Branch Closings	Net change in Location of Branches (+ or -)*			
			Low	Mod	Mid	Upp
Los Angeles CSA	0	3	0	-1	0	-1
San Jose CSA	0	7	-1	-1	-2	-2
Bakersfield MSA	0	0	0	0	0	0
Fresno CSA	0	0	0	0	0	0
Sacramento MSA	0	4	0	-2	-2	0
San Diego MSA	0	2	0	0	-1	-1

\*CBNA closed one branch in the Los Angeles CSA AA and one branch in the San Jose CSA AA both of which were located in census tracts without an income designation

### Los Angeles CSA AA

CBNA's distribution of branches in low-income geographies was well below, and in moderate-income geographies approximated, the percentage of the population living within those geographies. Access to delivery systems was positively impacted by the accessibility of 27 branches located in middle- or upper-income geographies (or geographies without an income designation). These branches served customers in three adjacent low-income geographies and 24 adjacent moderate-income geographies based on customer usage data provided by CBNA during the evaluation.

ADS positively impacted service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, bill pay, and ATMs which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated a majority of households in low- or moderate-income geographies used online banking, mobile banking, and ATM services during 2022 with usage rates by households in low- and moderate-income geographies increasing compared to 2019 for bill pay, online banking, mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts was comparable to or higher than usage rates by households in middle- and upper-income census tracts. CBNA operated 294 deposit-taking ATMs in the AA with 2.4 percent in low-income geographies and 27.2 percent in moderate-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation period, the bank closed three branches, none of which were in low-income geographies and one of which was in a moderate-income geography. The branch closure was due to lower than market average deposit levels and lower than market average monthly transaction volume. The 2020 Census did not impact the branch's census tract income designation. The bank did not open any branches during the evaluation period.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 10:00 a.m. to 5:00 p.m. on Monday through Friday and from 10:00 a.m. to 2:00 p.m. on Saturday. More branches (70.7 percent) in low- and moderate-income geographies, operated on Saturdays when compared to branches in middle- and upper-income geographies (68 percent).

### San Jose CSA AA

CBNA's distribution of branches in low-income geographies was below, and in moderate-income geographies was near to, the percentage of the population living within those geographies. Access to delivery systems was positively impacted by the accessibility of 27 branches located in middle- or upper-income geographies (or geographies without an income designation). These branches served customers in seven adjacent low-income geographies and 20 adjacent moderate-income geographies based on customer usage data provided by CBNA during the evaluation.

ADS positively impacted service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, bill pay, and ATMs which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated a majority of households in low- or moderate-income geographies used online banking, mobile banking, during 2022 with usage rates by households in low- and moderate-income geographies increasing compared to 2019 for bill pay, online banking, mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts was comparable to or higher than usage rates by households in middle- and upper-income census tracts. CBNA operated 189 deposit-taking ATMs in the AA with 4.2 percent in low-income geographies and 18 percent in moderate-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation period, the bank closed seven branches, including one in a low-income geography and one in a moderate-income geography. The branch closed in the low-income geography was to be consolidated and relocated. The branch closed in the moderate-income geography resulted from a strategy to reduce the bank's presence in non-core market areas. The 2020 Census did not impact the branch's census tract income designations. The bank did not open any branches during the evaluation period.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 10:00 a.m. to 5:00 p.m. on Monday through Friday and from 10:00 a.m. to 2:00 p.m. on Saturday. Most branches (77.3 percent) in low- and moderate-income geographies, operated on Saturdays when compared to branches in middle- and upper-income geographies (63.6 percent).

## **Community Development Services**

### Los Angeles CSA AA

The bank provided a low level of CD services.

Bank employees provided 133 qualified CD service activities to 26 organizations with 260 qualified hours within this AA during the evaluation period. Additionally, 11 employees served 13 community development organizations in various capacities including through leadership roles as a board member

or committee representative. The bank's assistance was responsive to identified needs in the AA, particularly with affordable housing, homebuyer education and financial literacy education.

Service activity examples during the evaluation period include:

- An employee served on the board, throughout the evaluation period, including as board chair in 2022, for an affordable housing CDFI which provided down payment assistance for first-time, low-income homebuyers.
- CBNA employees conducted homebuyer education activities to low- or moderate-income individuals and families. In total, 93 employees conducted 83 homebuyer education activities benefiting 2,143 low- or moderate-income individuals and families.
- CBNA employees conducted financial literacy activities for students and families. In total, 98 employees conducted 43 financial literacy education activities benefiting 3,087 low- or moderate-income students and families.

### San Jose CSA AA

The bank provided a low level of CD services.

Bank employees provided 78 qualified CD service activities to 20 organizations with 274 qualified hours within this AA during the evaluation period. Additionally, eight employees served 10 community development organizations in various capacities including through leadership roles as a board member or committee representative. The bank's assistance was responsive to identified needs in the AA, particularly with economic development and financial literacy education.

Service activity examples during the evaluation period include:

- An employee served on the board, for the entire evaluation period, of a community development organization that provided community services primarily to low- and moderate-income persons and families in San Francisco's Mission District.
- CBNA employees provided financial education and career counseling to low- and moderate-income students and families. In total, 122 employees conducted 41 financial literacy activities benefiting 2,180 students or families while 59 employees provided career counseling to 279 students or families.

### **Conclusions for Areas Receiving Limited-Scope Reviews**

Based on limited-scope reviews, the bank's performance under the Service Test in the Bakersfield MSA AA, Fresno CSA AA, Sacramento MSA AA, and San Diego MSA AA was weaker than the bank's overall performance under the Service Test in the full-scope areas due to less accessible service delivery systems. Performance in the limited-scope AAs did not alter the overall Service Test conclusion for the state of California.



## State of Florida

**CRA rating for the State of Florida:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution of lending was excellent, and the borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investments and grants which were responsive in addressing community needs.
- Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA. CBNA provided a relatively high level of CD services responsive to identified community needs.

## Description of Institution's Operations in the State of Florida

The bank delineated four AAs in the state of Florida. These include the three MDs that make up the Miami-Fort Lauderdale-Pompano Beach, FL MSA, which were combined, analyzed, and presented as one AA, the Miami MSA, for purposes of this evaluation and in evaluating performance under each test. CBNA also delineated Duval County within the Jacksonville, FL MSA (Jacksonville MSA). Refer to the table in appendix A for a list of counties reviewed.

CBNA operated 52 branches within these AAs, representing 7.9 percent of total branches, and 145 deposit-taking ATMs within these AAs, representing 6.8 percent of total deposit-taking ATMs. CBNA had \$26.3 billion in adjusted deposits within the Florida AAs, which represented 9.1 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased 6.2 percent of its total dollar volume of home mortgage loans and small loans to businesses in Florida.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$27.5 billion in deposits and ranked fourth out of 90 FDIC-insured depository institutions with a 6.2 percent deposit market share. The top three banks by deposit market share are Bank of America with 189 branches and a 26.1 percent deposit market share, Wells Fargo Bank with 210 branches and 11.8 percent, and JPMorgan Chase Bank with 189 branches and 9.8 percent.

The following tables provide a summary of the demographics, including housing and business information, for the Miami MSA AA.

Miami MSA AA

CBNA operated 51 branches and 143 deposit-taking ATMs in this AA. CBNA had \$26.3 billion in adjusted deposits within this AA. During the evaluation period, CBNA originated or purchased 6.1 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA. Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$27.5 billion in deposits and ranked fourth out of 83 FDIC-insured depository institutions with a 7.8 percent deposit market share. The top three banks by deposit market share are Bank of America with 171 branches and an 18 percent, Wells Fargo Bank with 185 branches and 13.3 percent, and JPMorgan Chase Bank with 177 branches and 12.1 percent deposit.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Miami MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,219	6.2	28.2	29.5	33.6	2.5
Population by Geography	5,861,000	5.8	28.9	31.5	33.4	0.4
Housing Units by Geography	2,484,604	5.5	27.9	30.9	35.3	0.3
Owner-Occupied Units by Geography	1,248,038	2.6	23.2	32.9	41.2	0.2
Occupied Rental Units by Geography	799,004	10.1	36.4	30.1	22.9	0.5
Vacant Units by Geography	437,562	5.6	25.9	26.7	41.2	0.6
Businesses by Geography	1,666,020	4.1	22.2	28.3	44.1	1.2
Farms by Geography	21,208	5.1	25.2	29.6	39.7	0.4
Family Distribution by Income Level	1,330,793	23.1	17.0	17.7	42.2	0.0
Household Distribution by Income Level	2,047,042	25.1	15.7	16.6	42.6	0.0
Median Family Income MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL		\$61,809	Median Housing Value			\$227,861
Median Family Income MD - 33124 Miami-Miami Beach-Kendall, FL		\$49,264	Median Gross Rent			\$1,194
Median Family Income MD - 48424 West Palm Beach-Boca Raton-Boynton Beach, FL		\$65,914	Families Below Poverty Level			13.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Miami MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,497	5.3	26.3	30.5	34.2	3.7
Population by Geography	6,138,333	4.7	28.0	31.4	34.4	1.5
Housing Units by Geography	2,548,767	4.8	27.4	30.9	35.5	1.5
Owner-Occupied Units by Geography	1,299,739	2.9	21.8	32.1	42.2	1.0

Occupied Rental Units by Geography	873,001	7.8	37.4	31.0	22.0	1.8
Vacant Units by Geography	376,027	4.5	23.5	26.3	43.6	2.2
Businesses by Geography	1,969,338	2.9	22.1	29.2	43.1	2.7
Farms by Geography	23,703	3.8	24.7	30.2	40.0	1.3
Family Distribution by Income Level	1,418,815	22.5	17.6	18.0	41.9	0.0
Household Distribution by Income Level	2,172,740	24.7	16.0	16.8	42.5	0.0
Median Family Income MD - 22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	\$73,430	Median Housing Value				\$321,948
Median Family Income MD - 33124 Miami-Miami Beach-Kendall, FL	\$60,666	Median Gross Rent				\$1,449
Median Family Income MD - 48424 West Palm Beach-Boca Raton-Boynton Beach, FL	\$79,785	Families Below Poverty Level				10.6%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

To assess the affordability of housing, examiners compared an estimated mortgage payment for the median home to the expected incomes for low- and moderate-income households within each component MDs of the Miami MSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the Miami MSA AA was \$227,861. In the lowest median income MD (Miami-Miami Beach-Kendall, FL), low-income families earned less than \$24,632 and moderate-income families earned less than \$39,411. In the highest median income MD (West Palm Beach-Boca Raton-Boynton Beach, FL), low-income families earned less than \$32,957 and moderate-income families earned less than \$52,731. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$616 to \$824 for low-income borrowers and \$985 to \$1,318 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,223. Based on these calculations, low-income and some moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MDs during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the Miami MSA AA was \$321,948. In the lowest median income MD (Miami-Miami Beach-Kendall, FL), low-income families earned less than \$30,333 and moderate-income families earned less than \$48,533. In the highest median income MD (West Palm Beach-Boca Raton-Boynton Beach, FL), low-income families earned less than \$39,893 and moderate-income families earned less than \$63,828. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$758 to \$997 for low-income borrowers and \$1,213 to \$1,596 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,728. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MDs during 2022.

Affordable housing for low- and moderate-income families is a significant need. This AA is considered a high-cost housing market, limiting access to affordable home ownership among low- and moderate-income borrowers. In evaluating the Miami MSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 13.5 percent of families were living below the poverty level in 2020-2021 and 10.6 percent of families were living below the poverty level in 2022.

### **Economic Data**

Information from the November 2022 Moody's Analytics report indicated the Miami-Miami Beach-Kendall's economy is currently at risk. Even though job growth has slowed, it still ranks within the top half of large metro divisions. The area's strengths include strong ties to Latin America, a well-developed shipping and distribution infrastructure, a luxury status that attracts international capital, and the world's second-busiest cruise port. Tourism is a key economic driver for the area. Weaknesses include high household debt burden, congested roads and airport, and an industrial structure that leaves the economy susceptible to business cycle downturns. Major employment industries include education and health services, professional and business services, government, and retail trade. Miami's major employers are Publix Super Markets, Baptist Health South Florida, American Airlines, Jackson Health System, and Florida International University.

According to the BLS, the unemployment rate for the Miami-Fort Lauderdale-West Palm Beach, FL MSA was 2.7 percent as of January 2020. Unemployment levels significantly increased to 14.2 percent in May 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 2.1 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### **Community Contacts**

Examiners reviewed and considered six community contact interviews that were conducted during the evaluation period. The organizations contacted focus on affordable housing, community services, and revitalization in the Miami MSA AA. Contacts indicated the housing market and economy are very strong. People are relocating to Broward County, resulting in significant demand for housing combined with a lack of supply. Rent prices and home prices are near all-time highs, and housing is unaffordable for low- and moderate-income individuals. One contact stated Palm Beach County is Florida's wealthiest county and the foreclosure rate was noted to be high within the low- and moderate-income communities in Palm Beach County. Many homeowners have been forced into the rental market, which has resulted in a booming rental market. Contacts noted there is a need for access to capital, especially for small businesses, and affordable rental housing for low- and moderate-income individuals.

The contacts identified the following needs within the community:

- Affordable housing, both single and multifamily housing developments

- Financial literacy education and counseling
- Post home purchase counseling and support
- Flexible small business loans, specifically for minority owned businesses
- Small business lending
- Redevelopment in distressed areas including commercial corridors
- Revitalization of low-income neighborhoods
- Support for economic development in low- and moderate-income areas

Opportunities for participation by financial institutions include access to credit for both consumers and small businesses, funding for the development of affordable multifamily housing, and financial education.

## Scope of Evaluation in the State of Florida

Examiners conducted a full-scope review of the Miami MSA AA. The Miami MSA AA was the largest AA in the state with 99.8 percent of deposits and 93.1 percent of lending activity and received the most weight when determining conclusions. Examiners analyzed the Jacksonville MSA AA using limited-scope procedures.

For both AAs, examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN FLORIDA

### LENDING TEST

The bank's performance under the Lending Test in Florida is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Miami MSA AA was excellent

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

<b>Number of Loans*</b>							
<b>Assessment Area</b>	<b>Home Mortgage</b>	<b>Small Business</b>	<b>Small Farm</b>	<b>Community Development</b>	<b>Total</b>	<b>%State Loans</b>	<b>%State Deposits**</b>
<b>Full-Scope:</b>							
Miami MSA	4,718	51,377	0	62	56,157	93.1	99.8
<b>Limited-Scope:</b>							
Jacksonville MSA	184	3,967	0	4	4,155	6.9	0.2
<b>Total</b>	<b>4,902</b>	<b>55,344</b>	<b>0</b>	<b>66</b>	<b>60,312</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only.

\*\* Percentages are based on adjusted deposit calculations.

<b>Dollar Volume of Loans* (\$000s)</b>
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Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits**
<b>Full-scope:</b>							
Miami MSA	4,628,581	457,563	0	686,969	5,773,113	98.0	99.8
<b>Limited-Scope:</b>							
Jacksonville MSA	52,471	22,086	0	42,050	116,607	2.0	0.2
<b>Total</b>	<b>4,681,052</b>	<b>479,649</b>	<b>0</b>	<b>729,019</b>	<b>5,889,720</b>	<b>100.0</b>	<b>100.0</b>

\*The tables present the data for all assessment areas. The narrative below addresses performance in full-scope areas only. Due to rounding, totals may not equal 100.0%. \*\* Percentages are based on adjusted deposit calculations.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA ranked fourth out of 83 FDIC-insured depository institutions (top 5 percent) with a 7.8 percent deposit market share.

For home mortgage loans, CBNA's market share of 0.9 percent ranked 28<sup>th</sup> out of 1,112 lenders (top 3 percent). The top three lenders were United Wholesale Mortgage with 8.1 percent market share, Rocket Mortgage with 5 percent, and Wells Fargo Bank with 3.1 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

For small loans to businesses, CBNA's market share of 5.7 percent ranked fourth out of 280 lenders (top 1 percent). The top three lenders were American Express with 30.3 percent market share, JPMorgan Chase Bank with 15.7 percent, and Bank of America with 15.4 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibited an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was good.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies was below the percentage of owner-occupied housing units located in those geographies and equaled the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was stronger than the 2020 through 2021 period. The percentage of home mortgage loans in moderate-income geographies exceeded the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Florida section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was excellent.

For 2020 through 2021, the percentage of small loans to businesses in low-income geographies was near to the percentage of businesses located in those geographies and was below the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders. This analysis included 946 PPP loans totaling \$50.3 million to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited excellent distribution of loans among individuals of different income levels and businesses of different sizes.

### ***Home Mortgage Loans***

Refer to Table P in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall borrower distribution of home mortgage loans was good when considering the barriers to housing affordability within the AA.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers was below the percentage of those families but exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Small Loans to Businesses***

Refer to Table R in the state of Florida section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the comparison to the aggregate percentage of all reporting lenders due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's totals included 2,525 PPP loans totaling \$69.6 million that supported small businesses with revenues of \$1 million or less during the COVID-19 pandemic. The bank did not collect or consider

gross annual revenues in the underwriting of 25.8 percent of its small loans to businesses, all of which were PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was below the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses was nearly double the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### **Community Development Lending**

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made 62 CD loans totaling \$687 million, which represented 25.3 percent of the bank's allocated tier 1 capital. By dollar volume, 94 percent of the loans supported affordable housing, 5.2 percent funded economic development activities, and less than 1 percent funded revitalization and stabilization efforts. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans made in the AA that illustrate the responsiveness to area credit needs:

- The bank provided a \$17.4 million construction to permanent loan to finance a complex LIHTC loan in Miami. The funding supported the development of a 100-unit multifamily apartment building reserved for seniors aged 62 and older. Of the 100 units, 99 units were income restricted to households earning less than 60 percent of the area median income, and one unit was reserved as a manager's unit. The project also provided support services for residents and is responsive to the area community need for affordable housing.
- The bank financed a \$36 million complex LIHTC project for the acquisition and renovation of a 263-unit affordable housing project targeting the elderly and mobility impaired in Miami-Dade County. All units were income restricted to tenants earning less than 80 percent of the area median income. This project was responsive to an identified community need for affordable housing.
- The bank provided a \$1.8 million loan for the permanent financing of a 123-unit LIHTC project in Miami, Florida. The housing complex was age restricted to residents aged 55 and older, earning less than 60 percent of the area median income. This loan was part of a complex financing structure that also included a construction loan and LIHTC equity investment from the prior evaluation period. This project was responsive to the identified community need for affordable housing.

### **Broader Statewide or Regional Area**



In addition, CBNA made 31 CD loans totaling \$433.2 million and one letter of credit totaling \$11 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA’s AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the state of Florida.

**Product Innovation and Flexibility**

The bank made limited use of innovative or flexible lending practices in order to serve AA credit needs. As shown in the table below, the bank originated or purchased 186 loans under its flexible lending programs totaling \$37.3 million. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

Flexible Loan Program	Number of Loans	Dollar Amount (\$000s)
Community Assistance	11	1,303
Deed Restriction	21	3,190
Federal Housing Authority	8	1,829
Home Possible	9	1,812
Home Ready	39	6,407
Home Run	29	7,338
Lender Paid Assistance Program	69	15,390
<b>Total</b>	<b>186</b>	<b>37,269</b>

**Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank’s performance under the Lending Test in the Jacksonville MSA AA was consistent with the bank’s overall performance under the Lending Test in the full-scope area.

Refer to Tables O through R in the state of Florida section of appendix D for the facts and data that support these conclusions.

**INVESTMENT TEST**

The bank’s performance under the Investment Test in Florida is rated Outstanding.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Miami MSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
<b>Full-Scope:</b>										
Miami MSA	35	371,107	54	188,386	89	80.9	559,493	98.3	0	0

<b>Limited-Scope:</b>										
Jacksonville MSA	5	8,352	16	1,122	21	19.1	9,474	1.7	0	0
<b>Total</b>	<b>40</b>	<b>379,459</b>	<b>70</b>	<b>189,508</b>	<b>110</b>	<b>100.0</b>	<b>568,967</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 20.6 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants supported organizations that provided needed community services to primarily low- and moderate-income individuals. By dollar volume, 50.7 percent of total investments and grants supported affordable housing, 48.6 percent funded community services to low- and moderate-income individuals, and less than 0.8 percent supported economic development and revitalization and stabilization efforts.

The bank occasionally used innovative or complex investments to support CD initiatives, all of which were investments in LIHTC projects.

The following examples demonstrate the bank's use of complex investments or responsiveness to community needs:

- The bank made a \$22.1 million equity investment in a 112-unit senior citizen LIHTC project in Homestead, Florida. The project required a complex financing structure and CBNA was in a leadership position. CBNA provided the LIHTC equity investment in addition to providing a \$22.5 million construction loan and acting as the initial lender on the \$3.9 million Freddie Mac permanent loan. All 112 units were restricted to households and families earning 60 percent or less of the area median income.
- The bank made a \$67.4 million investment in bonds issued by a school district that primarily serves low- and moderate-income students and families. The funds were used for enlarging, updating, and furnishing school buildings and grounds within the district. In this school district, 73.1 percent of students are eligible for the National School Lunch Program.
- The bank made a \$500,000 grant to an organization supporting small businesses in the Miami area. The organization provides technical assistance and direct loan funding to small businesses, particularly minority and women-owned enterprises in South Florida.

### Broader Statewide or Regional Area

In addition, CBNA made 43 investments totaling \$125 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test rating for the state of Florida.

## Conclusions for Area Receiving a Limited-Scope Review

Based on a limited-scope review, the bank's performance under the Investment Test in the Jacksonville MSA AA was consistent with the bank's overall performance under the Investment Test in the full-scope area.

## SERVICE TEST

The bank's performance under the Service Test in Florida is rated High Satisfactory.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Miami MSA AA was good.

## Retail Banking Services

Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits % of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Branches				Population			
				Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
	Low	Mod	Mid	Upp	Low	Mod	Mid	Upp			
Miami MSA	99.9	51	98.2	2.0	17.6	23.5	56.9	4.7	28.0	31.4	34.4
Jacksonville MSA	0.1	1	1.8	0.0	0.0	0.0	100.0	7.9	31.6	35.9	23.7

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
	Low	Mod	Mid	Upp		
Miami MSA	0	1	0	0	0	-1
Jacksonville MSA	0	0	0	0	0	0

CBNA's distribution of branches in low-income geographies was well below, and in moderate-income geographies was below, the percentage of the population living within those geographies. Access to delivery systems was positively impacted by the accessibility of 11 branches located in middle- or upper-income geographies (or geographies without an income designation). These branches served customers in the adjacent moderate-income areas based on customer usage data provided by CBNA during the evaluation. CBNA operated one branch in a low-income geography with no adjacent branches serving low-income geographies.

ADS positively impacted service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, bill pay, and ATMs, which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated a majority of households in low- or moderate-income geographies used online banking, mobile banking, and ATM services during 2022 with usage rates by households in low- and moderate-income geographies increasing compared to 2019 for bill pay, online banking, and mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts was comparable to or higher than usage rates by households in middle- and upper-income census tracts. CBNA operated 143 deposit-taking ATMs in the AA with 2.1 percent in low-income geographies and 17.5 percent in moderate-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. CBNA closed one branch in an upper-income geography and did not open any branches within the AA during the evaluation period.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 9:00 a.m. to 5:00 p.m. on Monday and Friday, 9:00 a.m. to 4:00 p.m. on Tuesday through Thursday, and 10:00 a.m. to 2:00 p.m. on Saturday. More branches in low- and moderate-income geographies (60 percent), operated on Saturdays when compared to branches in middle- and upper-income geographies (46.3 percent).

## **Community Development Services**

The bank provided a relatively high level of CD services.

Bank employees provided 88 qualified CD service activities to 16 organizations with 758 qualified hours within the AA during the evaluation period. Additionally, seven employees served CD organizations in various capacities including through leadership roles as a board member or committee representative. The bank's assistance was responsive to identified needs in the AA, particularly with community services related to financial education and counseling, homebuyer education, and affordable housing.

Service activity examples during the evaluation period include:

- An employee served as a board member throughout the evaluation period for a community service organization focus on advancing community and economic development for low-income people and geographies in the AA. A second employee served for a portion of the evaluation period as a board member for a community service organization focused on the improving the health of South Florida communities with a focus on low- to moderate-income populations.
- CBNA employees provided homebuyer and homeownership workshops. In total, 61 bank employees provided 41 homebuyer and homeownership workshops totaling 49 hours to 1,332 low- and moderate-income individuals or families.

- CBNA employees provided financial education to elementary students. In total, 71 bank employees provided approximately 279 hours of financial education to 1,284 elementary students from low- and moderate-income families through the Teach Children to Save Campaign.

### **Conclusions for Area Receiving a Limited-Scope Review**

Based on a limited-scope review, the bank's performance under the Service Test in the Jacksonville MSA AA was weaker than the bank's overall performance under the Service Test in the full-scope area due to the less accessible service delivery systems. Performance in the limited-scope AA did not affect the state of Florida's Service Test rating.

## State of Illinois

**CRA rating for the State of Illinois:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution and borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investment and grants which were responsive in addressing community needs.
- Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA. CBNA provided a low level of CD services.

## Description of Institution's Operations in the State of Illinois

The bank delineated three AAs in the state of Illinois. CBNA delineated a majority of the Chicago-Naperville-Evanston, IL MD, a portion of the Elgin, IL MD, and a portion of the Lake County-Kenosha County, IL MD. These AAs were combined, analyzed, and presented as one AA, the Chicago MSA, for purposes of this evaluation and in evaluating performance under each test. Refer to the table in appendix A for a list of counties reviewed.

CBNA operated 56 branches within this AA, representing 8.5 percent of total branches, and 221 deposit-taking ATMs within this AA, representing 10.4 percent of total deposit-taking ATMs. CBNA had \$22.3 billion in adjusted deposits within the AA, which represented 7.7 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased 4 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$21.5 billion in deposits and ranked seventh out of 141 FDIC-insured depository institutions with a 3.8 percent deposit market share. The top three banks by deposit market share are JPMorgan Chase Bank with 275 branches and a 23.6 percent deposit market share, BMO Harris Bank with 169 branches and a 14.8 percent deposit, and Bank of America with 127 branches and a 10.6 percent.

The following tables provide a summary of the demographics, including housing and business information, for the Chicago MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Chicago MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	1,975	14.1	24.0	28.3	32.8	0.9
Population by Geography	8,385,941	10.1	24.0	30.8	34.9	0.2
Housing Units by Geography	3,334,182	10.4	22.8	30.8	35.7	0.3
Owner-Occupied Units by Geography	1,933,214	4.5	18.0	34.4	43.0	0.1
Occupied Rental Units by Geography	1,095,864	17.5	29.8	26.1	25.9	0.7
Vacant Units by Geography	305,104	22.4	28.0	24.7	24.5	0.5
Businesses by Geography	743,287	6.2	16.8	28.1	48.4	0.5
Farms by Geography	10,820	4.0	16.5	36.6	42.8	0.1
Family Distribution by Income Level	1,985,710	23.5	16.3	18.5	41.7	0.0
Household Distribution by Income Level	3,029,078	25.4	15.2	17.0	42.4	0.0
Median Family Income MD - 16984 Chicago-Naperville-Evanston, IL		\$75,024	Median Housing Value			\$248,020
Median Family Income MD - 20994 Elgin, IL		\$80,899	Median Gross Rent			\$1,055
Median Family Income MD - 29404 Lake County-Kenosha County, IL-WI		\$87,137	Families Below Poverty Level			10.5%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Chicago MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	2,051	11.8	23.2	30.9	32.9	1.2
Population by Geography	8,445,866	9.0	23.0	32.9	34.5	0.5
Housing Units by Geography	3,377,838	9.3	22.4	32.8	34.9	0.5
Owner-Occupied Units by Geography	1,989,655	4.5	18.6	35.9	40.7	0.2
Occupied Rental Units by Geography	1,122,326	15.4	28.5	28.9	26.4	0.8
Vacant Units by Geography	265,857	19.5	25.5	26.3	28.0	0.7
Businesses by Geography	957,563	5.9	17.1	30.8	45.6	0.5
Farms by Geography	12,787	4.4	19.2	36.0	40.0	0.3
Family Distribution by Income Level	1,996,449	23.0	16.5	19.1	41.3	0.0
Household Distribution by Income Level	3,111,981	25.3	15.2	16.8	42.6	0.0
Median Family Income MD- 16984 Chicago-Naperville-Evanston, IL		\$92,622	Median Housing Value			\$285,804
Median Family Income MD - 20994 Elgin, IL		\$97,326	Median Gross Rent			\$1,243

Median Family Income MD - 29404 Lake County-Kenosha County, IL-WI	\$105,876	Families Below Poverty Level	8.0%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i> <i>Due to rounding, totals may not equal 100.0%</i> <i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>			

To assess the affordability of housing, examiners compared an estimated mortgage payment for the median home to the expected incomes for low- and moderate-income households within each component MDs of the Chicago MSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the Chicago MSA AA was \$248,020. In the lowest median income MD (Chicago-Naperville-Evanston, IL), low-income families earned less than \$37,512 and moderate-income families earned less than \$60,019. In the highest median income MD (Lake County-Kenosha County, IL-WI), low-income families earned less than \$43,569 and moderate-income families earned less than \$69,710. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$938 to \$1,089 for low-income borrowers and \$1,500 to \$1,743 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,331. Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MDs during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the Chicago MSA AA was \$285,804. In the lowest median income MD (Chicago-Naperville-Evanston, IL), low-income families earned less than \$46,311 and moderate-income families earned less than \$74,098. In the highest median income MD (Lake County-Kenosha County, IL-WI), low-income families earned less than \$52,938 and moderate-income families earned less than \$84,701. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$1,158 to \$1,323 for low-income borrowers and \$1,852 to \$2,118 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,534. Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in any of the MDs during 2022.

Affordable housing for low- and moderate-income families is a significant need. This AA is considered a high-cost housing market, limiting access to affordable home ownership among low- and moderate-income borrowers. In evaluating the Chicago MSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 10.5 percent of families were living below the poverty level in 2020-2021 and 8 percent of families were living below the poverty level in 2022.



## Economic Data

Chicago is the county seat, and a transportation hub with Chicago O'Hare airport being one of the busiest airports in the United States. The City of Chicago is home to the Chicago Mercantile Exchange, the world's largest futures exchange. Information from the November 2022 Moody's Analytics report indicated the Chicago-Naperville-Arlington Height's economy is in recovery and was performing well. Chicago is a major center for business, distribution, transportation, and finance, and has well-regarded educational institutions. The area's weaknesses are the state and local budget pressures, weak population trends, and high crime rates. In the City of Chicago, budgetary shortfalls and strained finances that existed prior to the pandemic continued to impact the amount of spending available for government services and infrastructure. Housing prices have increased over the last few years, but not to the extent as they have nationally. Single and multifamily housing construction has slowed. The major economic drivers are professional and business services, education and health services, government, and leisure and hospitality services. The top employers are Advocate Health Care System, Northwestern Memorial Healthcare, Amita Health, University of Chicago, JPMorgan Chase & Co., and Amazon.

According to the BLS, the unemployment rate for the Chicago-Naperville-Elgin, IL-IN-WI MSA was 4 percent as of January 2020. Unemployment levels significantly increased to 18.4 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 4.1 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

## Community Contacts

Examiners reviewed and considered seven community contact interviews that were conducted during the evaluation period. The organizations contacted focus on affordable housing, small business and economic development, financial literacy, and community revitalization and stabilization within the Chicago MSA AA. Contacts noted that poverty has been increasing in the suburban areas around Chicago and the population is declining. COVID-19 also had a significant impact on small local businesses, and many of the businesses were unprepared to obtain financing due to inadequate financials, lack of financial expertise and knowledge, and a lack of a relationship with a bank outside of maintaining an account. Further, many of these businesses were unprepared to shift to an online sales format., Many low-wage households still faced challenges accessing affordable housing. This was particularly prevalent during the pandemic.

The contacts identified the following needs within the community:

- Small business micro loans
- Affordable housing creation (single family and multifamily units)
- Financial education programs that assist consumers with building and maintaining savings, student loan counseling, debt management counseling, and second chance checking accounts
- Flexible deposit products, with no fees and minimal balance requirements, targeted for youth in low- and moderate-income neighborhoods
- First-time homebuyer workshops
- Small business planning assistance

The Chicago MSA AA offered abundant opportunities to meet the identified needs. There were numerous CD and social services organizations in the AA. Opportunities for participation by financial institutions include lending and investment in economic development and workforce development, financial literacy, and various state and local government partnership opportunities.

## Scope of Evaluation in the State of Illinois

Examiners conducted a full-scope review of the Chicago MSA AA, which is the only AA in the state of Illinois. Examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN ILLINOIS

### LENDING TEST

The bank's performance under the Lending Test in Illinois is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Chicago MSA AA was excellent.

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Chicago MSA	7,358	41,986	0	79	49,423	100.0	100.0
<b>Total</b>	<b>7,358</b>	<b>41,986</b>	<b>0</b>	<b>79</b>	<b>49,423</b>	<b>100.0</b>	<b>100.0</b>

Dollar Volume of Loans* (000s)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Chicago MSA	2,906,213	429,379	0	513,705	3,849,297	100.0	100.0
<b>Total</b>	<b>2,906,213</b>	<b>429,379</b>	<b>0</b>	<b>513,705</b>	<b>3,849,297</b>	<b>100.0</b>	<b>100.0</b>

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA ranked seventh out of 141 FDIC-insured depository institutions (top 5 percent) with a 3.8 percent deposit market share.

For home mortgage loans, CBNA's market share of 0.8 percent ranked 32<sup>nd</sup> out of 892 lenders (top 4 percent). The top three lenders were Guaranteed Rate, Inc. with 7.4 percent market share, JPMorgan Chase Bank with 5.8 percent, and U.S. Bank with a 3.9 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

For small loans to businesses, CBNA's market share of 6.4 percent ranked fourth out of 263 lenders (top 2 percent). The top three lenders were JPMorgan Chase Bank with 27.5 percent market share, American Express with 20.8 percent, and Bank of America with 7 percent. The bank's lending performance,

relative to the number of lenders in this AA, was stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibited an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was excellent.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income equaled the percentage of owner-occupied housing units located in those geographies and exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Illinois section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was excellent. For 2020-2021, only 6.2 percent of businesses was located in low-income geographies while 16.8 percent of businesses was located in moderate-income geographies. In 2022 only 6 percent of businesses was located in low-income geographies while 17.2 percent was located in moderate-income geographies. As a result, more weight was given to performance in moderate-income geographies.

For 2020 through 2021, the percentage of small loans to businesses in low-income geographies was near to the percentage of businesses located in those geographies and was below the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded the percentage of businesses located in those geographies and approximated the aggregate percentage of all reporting lenders. This analysis included 715 PPP loans totaling \$26.8 million to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was stronger than the 2020 through 2021 period. The percentage of small loans to businesses in low-income approximated the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded both the percentage of businesses located in those geographies and the aggregate percentage of all reporting lenders.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

#### ***Home Mortgage Loans***

Refer to Table P in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall borrower distribution of home mortgage loans was excellent when considering the barriers to housing affordability with the AA. Examiners placed more weight on the bank's lending to moderate-income borrowers.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of those families and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

#### ***Small Loans to Businesses***

Refer to Table R in the state of Illinois section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. The examiner placed more weight on the bank's lending performance relative to aggregate lending performance due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's totals included 2,067 PPP loans totaling \$64.6 million that supported small businesses during the COVID-19 pandemic. The bank did not collect or consider gross annual revenues in the underwriting of 28.7 percent of its small loans to businesses, all of which were PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses was nearly double the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

## Community Development Lending

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made 79 CD loans totaling \$513.7 million, which represented 22.3 percent of allocated tier 1 capital. By dollar volume, 83.4 percent of the loans supported affordable housing, 13.7 percent funded economic development activities, and 2.9 percent funded revitalization and stabilization efforts. These loans were responsive to identified community credit needs. The bank made extensive use of complex CD loans, and often acted in a leadership position.

The following are examples of the bank's CD loans that illustrate the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank made a \$22 million loan for the construction and permanent financing of a new multifamily LIHTC housing complex. The project consisted of 100 affordable housing units. All units were income restricted to households earning 60 percent or less of the area median income. This development involved a complex, multiple-source financing structure, which included participation from state and local housing authorities. The bank demonstrated its leadership by working closely with the developer of the project to structure the multiple-source financing structure. This complex CD loan was responsive to the identified community need of affordable housing.
- The bank made a \$21.8 million loan to finance the construction of a new multifamily LIHTC housing complex. The project consisted of 80 housing units, with 68 units income restricted to persons earning 60 percent or less of the area median income. This loan was responsive to identified needs for affordable housing.
- The bank made a \$15 million loan to finance the acquisition and renovation of a multifamily housing complex. The project consisted of 156 affordable housing units and qualified for LIHTCs. All units were income restricted to households at 60 percent of area median income or below. This loan was responsive to identified needs for affordable housing. CBNA provided the loan and also made a forward commitment to purchase the permanent period bonds from the local housing authority.
- The bank made a \$15 million loan to finance the acquisition and renovation of a multifamily housing complex. The housing complex consisted of 155 affordable housing units, and all units were income restricted to persons earning 60 percent or less of the area median income. The housing complex qualified for and was awarded LIHTC. This complex CD loan demonstrated responsiveness by addressing the identified affordable housing needs. The bank demonstrated its leadership through a complex financing structure, which included the organization of multiple sources of capital funding from state and local housing authorities.

Broader Statewide or Regional Area

In addition, CBNA made 14 CD loans totaling \$86.4 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the state of Illinois.

**Product Innovation and Flexibility**

The bank made extensive use of innovative or flexible lending practices in order to serve AA credit needs. As shown in the table below, the bank originated or purchased 978 loans under its flexible lending programs totaling \$203.5 million. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

<b>Flexible Loan Program</b>	<b>Number of Loans</b>	<b>Dollar Amount (000s)</b>
Community Assistance	7	\$1,251
Deed Restriction	3	\$497
Employer Paid Assistance	1	\$575
Federal Housing Authority (FHA)	25	\$5,318
Home Possible	57	\$10,377
Home Ready	114	\$20,731
Home Run	229	\$49,408
Lender Paid Assistance (LPA) Program	538	\$114,504
Veteran Affairs, Department of (VA)	4	\$837
<b>Total</b>	<b>978</b>	<b>\$203,498</b>

**INVESTMENT TEST**

The bank's performance under the Investment Test in Illinois is rated Outstanding.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Chicago MSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Chicago MSA	35	153,260	65	207,527	100	100.0	360,787	100.0	0	0
<b>Total</b>	<b>35</b>	<b>153,260</b>	<b>65</b>	<b>239,527</b>	<b>100</b>	<b>100.0</b>	<b>360,787</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 15.7 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants supported community

services to primarily low- and moderate-income individuals. By dollar volume, 88.5 percent of total investments and grants supported affordable housing, 9.5 percent funded community services to low- and moderate-income individuals, and 2 percent supported economic development and revitalization and stabilization efforts. The bank occasionally used innovative or complex investments to support CD initiatives.

The following examples demonstrate the bank's use of complex investments or responsiveness to community needs:

- The bank made a \$14 million investment in an impact fund focused on affordable housing and community services. The funds were part of a larger overall investment used to acquire and rehabilitate a 576-unit multifamily housing project to provide affordable housing to low- and moderate-income individuals and families.
- The bank invested in a \$5.8 million bond through a housing authority focused on financing, creating, and preserving affordable housing. The investment in the bond was used to fund the permanent financing of a 111-unit multifamily rental housing development, with a majority the units were rent restricted.
- The bank provided a \$500,000 grant to a CDFI providing community service support such as loans, consulting, and development guidance to nonprofits that provide services to low- and moderate-income individuals, families, or areas.

#### Broader Statewide or Regional Area

In addition, CBNA made nine investments totaling \$41.3 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test rating for the state of Illinois.

### **SERVICE TEST**

The bank's performance under the Service Test in Illinois is rated Low Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Chicago MSA AA was adequate.

### **Retail Banking Services**

Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Chicago MSA	100.0	56	100.0	5.4	12.5	25.0	57.1	9.0	23.0	32.9	34.5

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Chicago MSA	0	5	0	-1	-1	-3

CBNA's distribution of branches in both low- and moderate-income geographies was below the percentage of the population living within those geographies. Access to delivery systems was positively impacted by five branches located in middle- or upper-income geographies (or geographies without an income designation). These branches served customers in the five adjacent moderate-income areas based on customer usage data provided by CBNA during the evaluation.

ADS positively impacted service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, and ATMs which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated a majority of households in low- or moderate-income geographies used online banking, mobile banking, and ATM services during 2022 with usage rates by households in low- or moderate-income geographies increasing compared to 2019 for bill pay, online banking, mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts was comparable to or higher than usage rates by households in middle- and upper-income census tracts. CBNA operated 221 deposit-taking ATMs in the AA with 4.5 percent in low-income geographies and 14.5 percent in moderate-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation, CBNA closed five branches, one of which was in a moderate-income geography. The moderate-income branch closure was due to fire, smoke, and water damage caused during civil unrest which occurred on May 31, 2020. CBNA relocated branch customers to another branch 2.6 miles away. The bank did not open any branches during the evaluation period.

Services, including where appropriate, business hours, are tailored to the convenience and needs of its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 10:00 a.m. to 5:00 p.m. Monday through Friday and from 10:00 a.m. to 1:00 p.m. on Saturday. All branches in low- and moderate-income geographies offered Saturday hours compared to 67.4 percent of branches in middle- and upper-income geographies.



## Community Development Services

The bank provided a low level of CD services.

Bank employees provided 65 qualified CD service activities to 17 organizations with 167 qualified hours within this AA during the evaluation period benefiting 3,506 low- and moderate-income individuals and families. Additionally, six employees served 11 community development organizations in various capacities including through leadership roles as a board member or committee representatives. The bank's assistance was responsive to identified needs in the AA, particularly with community services related to homebuyer education, career planning and affordable housing.

Service activity examples during the evaluation period include:

- One employee served on the board of four different organizations including as board chair/organization president for three of the organizations. The organizations focused on assisting small businesses through capital solutions, improving workforce development for low- and moderate-individuals, and financial literacy for low- and moderate individuals.
- CBNA employees conducted homebuyer education activities. In total, 58 employees provided 59 hours of homebuyer education for 1,441 low- or moderate-income individuals and families and twenty-three employees provided 30 hours of career planning and job skills training for 1,067 low- or moderate-income individuals.

## State of Nevada

**CRA rating for the State of Nevada:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution and the borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investment and grants which were responsive in addressing community needs.
- Service delivery systems were accessible to geographies and individuals of different income levels in the bank's AA. CBNA provided few if any CD Services.

## Description of Institution's Operations in the State of Nevada

The bank delineated one AA within the state of Nevada consisting of the Las Vegas-Henderson-Paradise, NV MSA (Las Vegas MSA) in its entirety. Refer to the table in appendix A for a list of counties reviewed.

CBNA operated eight branches within this AA, representing 1.2 percent of total branches, and 21 deposit-taking ATMs within this AA, representing 1 percent of total deposit-taking ATMs. CBNA had \$1.9 billion in adjusted deposits within this AA, which represented 0.7 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased 0.7 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$1.8 billion in deposits and ranked 12<sup>th</sup> out of 42 FDIC-insured depository institutions with a 1.5 percent deposit market share. The top three banks by deposit market share are Bank of America with 43 branches and a 16.7 percent deposit market share, Wells Fargo Bank with 67 branches and 16.1 percent, and Wells Fargo National Bank West with one branch and a 13.3 percent.

The following tables provide a summary of the demographics, including housing and business information, for the Las Vegas MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Las Vegas MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	487	5.7	26.3	37.2	30.6	0.2
Population by Geography	2,035,572	5.0	25.3	39.2	30.3	0.2
Housing Units by Geography	857,131	5.6	24.9	38.7	30.6	0.2
Owner-Occupied Units by Geography	380,425	1.9	16.9	41.7	39.5	0.0
Occupied Rental Units by Geography	344,021	8.7	33.0	36.9	21.1	0.2
Vacant Units by Geography	132,685	8.1	27.0	34.8	29.5	0.6
Businesses by Geography	137,264	3.8	20.8	38.7	36.1	0.6
Farms by Geography	1,912	2.1	19.7	39.9	38.2	0.2
Family Distribution by Income Level	465,442	20.7	18.4	20.5	40.5	0.0
Household Distribution by Income Level	724,446	22.6	17.0	18.8	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson-Paradise, NV MSA		\$59,993	Median Housing Value			\$169,213
			Median Gross Rent			\$1,032
			Families Below Poverty Level			11.9%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Las Vegas MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	535	6.9	23.9	39.1	29.5	0.6
Population by Geography	2,265,461	6.8	23.8	39.7	29.5	0.2
Housing Units by Geography	912,465	6.9	24.4	39.1	29.4	0.2
Owner-Occupied Units by Geography	443,247	2.4	15.7	42.7	39.0	0.2
Occupied Rental Units by Geography	365,779	11.7	33.7	36.8	17.6	0.2
Vacant Units by Geography	103,439	8.7	29.1	31.8	29.9	0.4
Businesses by Geography	226,379	3.5	25.1	34.1	37.0	0.3
Farms by Geography	2,529	3.4	23.4	35.5	37.6	0.1
Family Distribution by Income Level	516,891	20.9	18.0	20.2	40.9	0.0
Household Distribution by Income Level	809,026	23.1	17.1	18.2	41.6	0.0
Median Family Income MSA - 29820 Las Vegas-Henderson-Paradise, NV MSA		\$71,896	Median Housing Value			\$282,327
			Median Gross Rent			\$1,203
			Families Below Poverty Level			9.8%

*Source: 2020 U.S. Census and 2022 D&B Data*

*Due to rounding, totals may not equal 100.0%*

*(\*) The NA category consists of geographies that have not been assigned an income classification.*

To assess the affordability of housing, examiners compared an estimated mortgage payment for the median home to the expected incomes for low- and moderate-income households within the Las Vegas MSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the Las Vegas MSA AA was \$169,213. Low-income families earned less than \$29,997 and moderate-income families earned less than \$47,994. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$750 for low-income borrowers and \$1,200 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$908. Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in this MSA during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the Las Vegas MSA AA was \$282,327. Low-income families earned less than \$35,948 and moderate-income families earned less than \$57,517. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$899 for low-income borrowers and \$1,438 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,516. Based on these calculations, low- and moderate-income borrowers would be challenged to qualify for and afford home mortgage financing in this MSA during 2022.

In evaluating the Las Vegas MSA AA, examiners considered the significant home ownership affordability barriers that exist and evaluated the disparity between the median family income within the AA and the cost of housing, and the impact this has on home ownership.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 11.9 percent of families were living below the poverty level in 2020-2021 and 9.8 percent of families were living below the poverty level in 2022.

## **Economic Data**

Information from the July 2022 Moody's Analytics report indicated the Las Vegas MSA economy was in a recovery, payrolls have nearly returned to pre-pandemic levels, and the unemployment rate is within 1 percentage point of its pre-pandemic rate. Healthcare is one of the best-performing industries and employment in hospitals and healthcare has been on the rise. Tourism, a major economic driver, was hit hard by the pandemic but has rebounded. The area strengths include the gaming and entertainment infrastructure, strong migration trends and a high concentration of prime-age workers. Conversely, the

area has an overreliance on consumer spending, high employment volatility, relatively low educational attainment, and single-family housing is overvalued. The housing market is one of the most overvalued housing markets in the country. The major employment industries are leisure and hospitality services, professional and business services, education and health services, and government. The major employers in the Las Vegas MSA are mostly gaming related and include Mandalay Bay Resort & Casino, Las Vegas Sands Corp., MGM Resorts International, Caesars Entertainment Corp., Flamingo Las Vegas Hotel & Casino, and Nellis Air Force Base.

According to the BLS, the unemployment rate for the Las Vegas-Henderson-Paradise, NV MSA was 4.6 percent as of January 2020. Unemployment levels significantly increased to 34 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 5.6 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### **Community Contacts**

Examiners reviewed and considered three community contact interviews that were conducted during the evaluation period. Interviews were conducted with representatives from an economic development entity and two affordable housing organizations operating within the Las Vegas MSA AA. Contacts noted that the COVID-19 pandemic had a devastating effect on the local economy as the main economic driver in the area is travel and tourism; including leisure, hospitality; and business conventions. These industries included many low-wage service employees who were already struggling prior to the pandemic. Since the pandemic, the economy has been recovering, unemployment has gone down, and there is an increase in businesses wanting to move to the area due to the low property taxes. One contact indicated the biggest challenges facing existing small businesses are continued high inflation and developing plans to grow their businesses, given the growth of the Clark County area. One representative indicated many of the workers in the service sector earn a low-wage and struggle with housing affordability. Many are paying more than 50 percent of their income on rent. Additionally, examiners reviewed the 2020-2024 HUD Consolidated Plan and 2020 Action Plan for Clark County, North Las Vegas, Boulder City, Mesquite.

The contacts and HUD Consolidated plan identified the following needs within the community:

- Low-cost debt and equity financing for housing and other community development related projects
- Flexible loan products for low- and moderate-income homebuyers
- Innovative and creative affordable housing financing options and down payment assistance
- Startup business financing
- Assistance with developing marketing strategies for small and startup businesses
- Credit with lower rates and forgiveness for poor credit history caused by the pandemic
- Affordable rental housing developments
- Debt and equity financing for LIHTC projects
- Preservation of affordable housing
- Funding through donations and grants to local nonprofit organizations
- Rental forbearance
- Affordable housing for rent and purchase, especially for extremely low-income households
- Supportive housing for special needs residents
- Homelessness prevention programs and housing
- Services to help people become/remain self-sufficient

- Nonprofit organization capital improvements and infrastructure development
- Serve as a member of the board and provide education materials, financial advice, and other guidance on the different programs available to help incoming/interested businesses to the Las Vegas area

The area is served by several nonprofit organizations, community-based organizations, economic development organizations, and community development organizations that provide opportunities to help meet community needs. Opportunities for support include unrestricted funding for nonprofits to support capacity building and human capital needed to address increasing demand for services, and volunteer and technical assistance support, such as Board service.

## Scope of Evaluation in the State of Nevada

Examiners conducted a full-scope review of the Las Vegas MSA AA, which is the only AA in the state of Nevada. Examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN NEVADA

### LENDING TEST

The bank's performance under the Lending Test in Nevada is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Las Vegas MSA AA was excellent.

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State Loans	% State Deposits
Las Vegas MSA	844	7,541	0	26	8,411	100.0	100.0
<b>Total</b>	<b>844</b>	<b>7,541</b>	<b>0</b>	<b>26</b>	<b>8,411</b>	<b>100.0</b>	<b>100.0</b>

Dollar Volume of Loans* (\$000s)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State* Loans	% State Deposits
Las Vegas MSA	489,610	59,079	0	332,054	880,743	100.0	100.0
<b>Total</b>	<b>489,610</b>	<b>59,079</b>	<b>0</b>	<b>332,054</b>	<b>880,743</b>	<b>100.0</b>	<b>100.0</b>

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA ranked 12<sup>th</sup> out of 42 FDIC-insured depository institutions (top 29 percent) with a 1.5 percent deposit market share.

For home mortgage loans, CBNA's market share of 0.3 percent ranked 64<sup>th</sup> out of 578 lenders (top 11 percent). The top three lenders were Rocket Mortgage with 5.4 percent market share, United Wholesale

Mortgage with 4.4 percent, and Pennymac Loan Services LLC with 3.9 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base.

For small loans to businesses, CBNA's market share of 4.1 percent ranked seventh out of 193 lenders (top 4 percent). The top three lenders were American Express with 27.1 percent market share, JPMorgan Chase Bank with 17.4 percent, and Bank of America with 13.1 percent. The bank's lending performance, relative to the number of lenders in this AA, was stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibited an excellent geographic distribution of loans in its AA.

#### ***Home Mortgage Loans***

Refer to Table O in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was excellent.

For 2020 through 2021, the percentage of home mortgage loans in low-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders. The percentage of home mortgage loans in moderate-income geographies was near to the percentage of owner-occupied housing units located in those geographies but exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent than the 2020 through 2021 period.

#### ***Small Loans to Businesses***

Refer to Table Q in the state of Nevada section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was excellent. For 2020-2021, only 3.8 percent of businesses was located in low-income geographies while 20.8 percent of businesses was located in moderate-income geographies. In 2022 only 3.5 percent of businesses was located in low-income geographies while 25.1 percent was located in moderate-income geographies. As a result, more weight was given to performance in moderate-income geographies.

For 2020 through 2021, the percentage of small loans to businesses in low-income was near to the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies approximated the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders. This analysis included 170 PPP loans totaling \$ 6.2 million to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes.

#### ***Home Mortgage Loans***

Refer to Table P in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall borrower distribution of home mortgage loans was excellent when considering the barriers to housing affordability with the AA.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers was significantly below the percentage of those families but exceeded the aggregate percentage of all reporting lenders. The percentage of home mortgage loans to moderate-income exceeded both the percentage of those families and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

#### ***Small Loans to Businesses***

Refer to Table R in the state of Nevada section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the bank's lending performance relative to aggregate lending performance due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

The bank's totals included 260 PPP loans totaling \$8.5 million that supported small businesses during the COVID-19 pandemic. The bank did not collect or consider gross annual revenues in the underwriting of 50.1 percent of its small loans to businesses, all of which were PPP loans.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.



## Community Development Lending

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made 26 CD loans totaling \$332.1 million, which represented 169.3 percent of allocated tier 1 capital. By dollar volume, 98.6 percent of the loans supported affordable housing, 0.8 percent funded economic development activities, and 0.6 percent funded revitalization and stabilization efforts. These loans were responsive to identified community credit needs.

The following are examples of the bank's CD loans that illustrate the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank made a \$59.4 million construction to permanent loan for the development of a 420-unit multifamily, LIHTC project. All units were income restricted to persons earning 80 percent or less of the area median income. This development included a complex financing structure, which included capital contributions from state and local housing authorities. This CD loan demonstrated the bank's responsiveness by addressing affordable housing needs.
- The bank made a \$32.4 million construction to permanent loan for the development of a 195-unit multifamily housing complex. All units were income restricted to persons earning 60 percent or less of the area median income. This project qualified for and was awarded LIHTC. This complex CD loan demonstrated the bank's responsiveness by addressing affordable housing needs through the LIHTC.
- The bank made a \$30.9 million loan construction to permanent loan for the development of a 208-unit multifamily housing complex. All units were income restricted to persons earning 60 percent or less of the area median income. The project qualified for and was awarded LIHTC. This complex CD loan demonstrated the bank's leadership role by addressing affordable housing needs through the LIHTC.
- The bank made a \$12.3 million loan to provide permanent financing for a multifamily housing complex. The housing complex consisted of 184 affordable housing units. All units were income restricted to persons earning 60 percent or less of the area median income. This complex CD loan demonstrated the bank's responsiveness by addressing affordable housing needs through the LIHTC.

### Broader Statewide or Regional Area

In addition, CBNA made 13 CD loans totaling \$249.6 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the state of Nevada.

## Product Innovation and Flexibility

The bank made limited use of innovative or flexible lending practices in order to serve AA credit needs. As shown in the table below, the bank originated or purchased 31 loans under its flexible lending programs totaling \$6.7 million. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

Flexible Loan Program	Number of Loans	Dollar Amount (000s)
Deed Restriction	3	\$428
Federal Housing Authority (FHA)	5	\$1,121
Home Possible	3	\$397
Home Ready	7	\$1,708
Home Run	4	\$869
Lender Paid Assistance (LPA) Program	8	\$1,835
Veteran Affairs, Department of (VA)	1	\$332
<b>Total</b>	<b>31</b>	<b>\$6,691</b>

## INVESTMENT TEST

The bank's performance under the Investment Test in Nevada is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Las Vegas MSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
Las Vegas MSA	7	17,067	5	33,622	12	100.0	50,689	100.0	0	0
<b>Total</b>	<b>7</b>	<b>17,067</b>	<b>5</b>	<b>33,622</b>	<b>12</b>	<b>100.0</b>	<b>50,689</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 25.8 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants supported community services to primarily low- and moderate-income individuals. By dollar volume, 96.3 percent of total investments and grants supported affordable housing and 3.7 percent funded community services to low-

and moderate-income individuals and families. The bank occasionally used innovative or complex investments to support CD initiatives.

The following examples demonstrate the bank’s responsiveness to community needs:

- The bank made a \$25.7 million investment in a mortgage-backed security where the proceeds were used to finance a 272-unit multifamily affordable housing project. All units were income restricted to households with income levels at or below 60 percent of the area medium income.
- The bank provided \$50,000 grant to a nonprofit organization providing and managing affordable housing and support services for low-income seniors and families. This funding helped provide emergency door-to-door food delivery to senior residents, purchased pandemic supplies for on-site property staff, and covered unexpected operating expenses that arose from COVID-19.
- The bank made a \$6 million investment in a fund with a purpose of affordable housing. The investment provided funding in a 350-unit apartment complex where a majority of the units are designated as affordable units for low- and moderate-income individuals and families.

Broader Statewide or Regional Area

In addition, CBNA made one prior period investment totaling \$8.4 million to organization in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA’s AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test rating for the state of Nevada.

**SERVICE TEST**

The bank’s performance under the Service Test in Nevada is rated Low Satisfactory.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Las Vegas MSA AA was adequate.

**Retail Banking Services**

Service delivery systems were accessible to geographies and individuals of different income levels in the bank’s AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Las Vegas MSA	100.0	8	100.0	0.0	25.0	62.5	12.5	6.8	23.8	39.7	29.5

Distribution of Branch Openings/Closings						
Assessment Area	# of Branch Openings	# of Branch Closings	Branch Openings/Closings			
			Net change in Location of Branches (+ or -)			
			Low	Mod	Mid	Upp
Las Vegas MSA	0	1	0	0	0	-1

CBNA's distribution of branches in moderate-income geographies exceeded the percentage of the population living within those geographies. CBNA had no branches in low-income geographies. Examiners considered the additional accessibility provided by a branch in a middle-income geography that was proximate to a moderate-income geography and served customers from low- and moderate-income geographies at a higher rate based on usage data provided by the bank.

ADS positively impacted the accessibility of service delivery systems. CBNA offered several ADS including telephone banking, online banking, mobile banking, bill pay, and ATMs which provided additional delivery availability and access to banking services to both retail and business customers. Bank data indicated that a majority of households in low- or moderate-income geographies used online banking, mobile banking, and ATM services during 2022 with usage rates by households in low- and moderate-income geographies increasing compared to 2019 for bill pay, online banking, mobile banking. Additionally in 2022, ADS usage by households in low- and moderate-income census tracts was comparable to or higher than usage rates by households in middle- and upper-income census tracts. CBNA operated 21 deposit-taking ATMs in the AA with 19.1 percent in moderate-income geographies. CBNA did not operate any deposit-taking ATMs in low-income geographies.

To the extent changes have been made, the bank's opening and closing of branches has not adversely affected the accessibility of its delivery systems, particularly in low- and moderate-income geographies or to low- and moderate-income individuals. During the evaluation, CBNA closed one branch in an upper-income geography. CBNA did not open any branches during the evaluation period.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. Branches were generally open from 10:00 a.m. to 5:00 p.m. on Monday through Friday and from 10:00 a.m. to 2:00 p.m. on Saturday. All branches in moderate-income geographies offered Saturday hours compared with 83.3 percent of the branches in middle- and upper-income geographies.

### **Community Development Services**

The bank provided few if any CD services.

Bank employees provided six qualified CD service activities to two organizations with six qualified hours within this AA during the evaluation period benefiting 189 low- and moderate-income individuals and families. The bank's assistance was responsive to identified needs in the AA for homebuyer education.

## Commonwealth of Puerto Rico

**CRA rating for the Commonwealth of Puerto Rico:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** Low Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution of lending was good, and the borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test.
- CBNA had an excellent level of qualified CD investments and grants which were responsive to community needs. CBNA provided an adequate level of CD services.

## Description of Institution's Operations in Puerto Rico

The bank delineated one AA within Puerto Rico consisting of the San Juan-Bayamon-Caguas, PR MSA (San Juan MSA) in its entirety. Refer to the table in appendix A for additional details.

CBNA operated one branch within this AA, representing 0.2 percent of total branches. The branch is a corporate branch, which is separate from the bank's retail branch network that is accessible to consumers. The bank does not offer consumer products, including home mortgages. There were no deposit-taking ATMs within this AA. CBNA had \$9.6 billion of deposits in Puerto Rico with \$6 billion of these deposits being International Banking Entity (IBE)s deposits. IBE deposits can only come from nonresidents of Puerto Rico and whose primary locations are outside of the commonwealth. CBNA had \$3.7 billion in adjusted deposits within this AA, which represented 1.2 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased less than 0.1 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$9.6 billion in deposits and ranked third out of five FDIC-insured depository institutions with a 12.7 percent deposit market share. The top two banks by deposit market share are Banco Popular De Puerto Rico with 108 branches and a 62.9 percent and Firstbank Puerto Rico with 46 branches and a 14.7 percent.

The following tables provide a summary of the demographics, including housing and business information, for the San Juan MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: San Juan MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	598	5.0	26.8	36.0	25.8	6.5
Population by Geography	2,263,582	3.8	26.5	40.4	29.0	0.2
Housing Units by Geography	983,154	3.9	26.3	39.3	30.0	0.4
Owner-Occupied Units by Geography	548,972	1.8	24.4	41.2	32.6	0.1
Occupied Rental Units by Geography	245,270	8.8	28.6	37.2	24.8	0.6
Vacant Units by Geography	188,912	3.9	28.8	36.9	29.5	1.0
Businesses by Geography	20,604	4.8	23.5	24.7	44.6	2.4
Farms by Geography	230	6.1	31.3	30.0	31.7	0.9
Family Distribution by Income Level	558,600	26.5	15.0	15.7	42.8	0.0
Household Distribution by Income Level	794,242	28.0	13.9	14.6	43.5	0.0
Median Family Income MSA - 41980 San Juan-Bayamón-Caguas, PR MSA		\$25,617	Median Housing Value			\$140,983
			Median Gross Rent			\$499
			Families Below Poverty Level			37.8%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: San Juan MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	625	5.9	23.8	33.6	29.3	7.4
Population by Geography	2,081,265	4.7	25.3	36.5	32.2	1.3
Housing Units by Geography	975,065	5.3	25.1	35.7	32.3	1.6
Owner-Occupied Units by Geography	518,854	2.7	23.7	37.6	35.0	1.0
Occupied Rental Units by Geography	248,955	10.1	27.1	32.4	28.3	2.2
Vacant Units by Geography	207,256	6.0	26.4	34.9	30.7	2.1
Businesses by Geography	9,240	7.7	18.0	23.5	44.5	6.3
Farms by Geography	100	8.0	36.0	21.0	30.0	5.0
Family Distribution by Income Level	513,695	25.6	15.4	16.4	42.6	0.0
Household Distribution by Income Level	767,809	27.5	14.5	14.7	43.3	0.0
Median Family Income MSA - 41980 San Juan-Bayamón-Caguas, PR MSA		\$28,312	Median Housing Value			\$130,672
			Median Gross Rent			\$532
			Families Below Poverty Level			35.8%
<i>Source: 2020 U.S. Census and 2022 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

There were no home mortgage loans originated or purchased in this AA during the evaluation period, therefore examiners did not perform a housing affordability analysis.

### **Economic Data**

According to the September 2022 Moody's Analytics report, the area economy is driven by the federal government, state capital, and tourism. Construction and logistics have been the fastest-growing industries. In 2017, Hurricane Maria made landfall in Puerto Rico and severely impacted the area. After this hurricane, the consumer-driven industries experienced job losses, many residents were displaced and left the island, and tourism temporarily declined. The leisure, hospitality, and large tourism industries, particularly the cruises arriving at the Port of Old San Juan, were impacted by the COVID-19 pandemic, and have not rebounded as well as the rest of the island. In 2022, Hurricane Fiona made landfall in Puerto Rico, again, impacting the economy. Disaster aid related to Fiona has not been as helpful to the economy as it was after Hurricane Maria due to the tighter job market. Some of the area's weaknesses include out-migration of young workers, difficulty in retaining pharmaceutical firms, and the high dependence on government jobs. The recent hurricanes and frustrations with public services on the island have contributed to the net out-migration. The top industries are the government, professional and business services, retail trade, and education and health services. The largest employers are Walmart Inc., Popular, Supermercados Econo Inc., Metro Pavia Health System, and HIMA San Pablo. Unemployment data for this area was not available on the BLS website.

### **Community Contacts**

Examiners reviewed and considered four community contact interviews that were conducted during the evaluation period. Two contacts were with organizations that focused on economic development, one was with a CDFI, and one focused on community and humanitarian services such as workforce development, affordable housing, and education in the San Juan MSA AA. The contacts indicated economic conditions are improving slowly after COVID-19 and the natural disasters. One representative stated the major sources of employment are state and municipal government, retailers and department stores, restaurants, and self-employment. In September 2022, Hurricane Fiona caused widespread power outages in the entirety of Puerto Rico and significant flooding. One contact discussed the affordable housing needs and the shortage of inventory due, in part, to the high number of abandoned or dilapidated properties and the lack of available credit for restoration of low- and moderate-income housing. The greatest affordable housing need is in areas of lowest economic development, which include the south and central rural areas of the island. Some challenges identified during these contacts include decreasing population, an aging population, and limited access to credit due to only having four large banks. One contact indicated lending to low- and moderate-income communities has been very limited and has gotten worse since the pandemic.

These contacts identified the following needs within the community:

- Funding to support small business lending programs and create new small business loan programs
- Small dollar loans for startups and small businesses
- Financial literacy education to both individuals and businesses
- Working capital, microloans, and credit for nonprofits to rehabilitate and restore low- and moderate-income housing
- Loans for the construction or rehabilitation of essential business structures

- Investment in essential community infrastructure projects such as water treatment plants and power plants
- Working capital to fund construction and remediations post disasters
- Funding for mitigation projects in recovery years, including liquidity to operate contracts prior to federal fund reimbursement.
- Affordable housing
- Housing counseling, especially foreclosure prevention counseling

## Scope of Evaluation in Puerto Rico

Examiners conducted a full-scope review of the San Juan MSA AA, which is the only AA in Puerto Rico. There were no home mortgage loans originated or purchased in this AA during the evaluation period.

## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN PUERTO RICO

### LENDING TEST

The bank's performance under the Lending Test in Puerto Rico is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Juan MSA AA is excellent.

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State Loans	% State Deposits
San Juan MSA	0	4,244	0	4	4,248	100.0	100.0
<b>Total</b>	<b>0</b>	<b>4,244</b>	<b>0</b>	<b>4</b>	<b>4,248</b>	<b>100.0</b>	<b>100.0</b>

Dollar Volume of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	% State* Loans	% State Deposits
San Juan MSA	0	16,844	0	93,336	110,180	100.0	100.0
<b>Total</b>	<b>0</b>	<b>16,844</b>	<b>0</b>	<b>93,336</b>	<b>110,180</b>	<b>100.0</b>	<b>100.0</b>

Based on the June 30, 2022, FDIC Summary of Market Share Report, CBNA ranked third out of five FDIC-insured depository institutions (top 60 percent) with a 12.7 percent deposit market share.

For small loans to businesses, CBNA's market share of 10.5 percent ranked third out of 41 lenders (top 7 percent). The top two lenders were Banco Popular De Puerto Rico with 53.4 percent market share and American Express with 19.8 percent. The bank's lending performance, relative to the number of lenders



in this AA, is stronger than the bank's deposit base, which further supported the overall excellent responsiveness for Lending Activity.

### **Distribution of Loans by Income Level of the Geography**

The bank exhibited a good geographic distribution of loans in its AA.

#### ***Small Loans to Businesses***

Refer to Table Q in the Commonwealth of Puerto Rico section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was good.

For 2020-2021, only 4.8 percent of businesses was located in low-income geographies while 23.5 percent of businesses was located in moderate-income geographies. In 2022, only 7.7 percent of businesses was located in low-income geographies while 18 percent were located in moderate-income geographies. As a result, more weight was given to performance in moderate-income geographies.

For 2020 through 2021, the percentage of small loans to businesses in low-income geographies was well below the percentage of businesses located in those geographies and was below the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies was near to the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders. This analysis included two PPP loans totaling \$11,100 to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was stronger than the 2020 through 2021 period. The percentage of small loans to businesses in low-income geographies exceeded the aggregate percentage of all reporting lenders. The percentage of small loans to businesses in moderate-income geographies exceeded the percentage of businesses located in those geographies.

#### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

### **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of loans among businesses of different sizes.

#### ***Small Loans to Businesses***

Refer to Table R in the Commonwealth of Puerto Rico section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent.

The bank's totals included three PPP loans totaling \$31,900 that supported small businesses during the COVID-19 pandemic, all with reported gross annual revenue.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less exceeded both the percentage of businesses with revenues of \$1 million or less and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### **Community Development Lending**

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made four CD loans totaling \$93.3 million, which represented 24.7 percent of allocated tier 1 capital. By dollar volume, 100 percent of the loans supported affordable housing.

The following example of the bank's CD loans illustrates the complexity, leadership, or responsiveness of the bank's CD lending:

- The bank originated a \$43.9 million loan to finance affordable housing projects in San Juan, Puerto Rico. This complex transaction included projects for four separate properties, with a combined total of 855 newly created units which were supported by four individual HUD HAP contracts. All of the units qualified as affordable housing and are responsive to AA affordable housing needs.

#### Broader Statewide or Regional Area

In addition, CBNA made two CD loans totaling \$3.6 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the Commonwealth of Puerto Rico.

### **Product Innovation and Flexibility**

The bank makes no use of innovative or flexible lending practices in order to serve AA credit needs.

## **INVESTMENT TEST**

The bank's performance under the Investment Test in Puerto Rico is rated Outstanding.

## Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the San Juan MSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000's)	#	\$(000's)	#	% of Total #	\$(000's)	% of Total \$	#	\$(000's)
San Juan MSA	4	42,546	6	1,119	10	100.0	43,665	100.0	0	0
<b>Total</b>	<b>4</b>	<b>42,546</b>	<b>6</b>	<b>1,119</b>	<b>10</b>	<b>100.0</b>	<b>43,665</b>	<b>100.0</b>	<b>0</b>	<b>0</b>

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 11.6 percent of allocated tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. Though CBNA had no current period investments, the bank made six charitable donations totaling \$1.1 million. A substantial majority of the dollar volume of the bank's prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants made during the evaluation period supported community services to primarily low- and moderate-income individuals, activities that revitalize or stabilize, and economic development. By dollar volume, 97.4 percent of total investments and grants supported affordable housing, 1.8 percent funded community services to low- and moderate-income individuals and families, and less than 0.8 percent supported economic development and revitalization and stabilization efforts. The bank occasionally used innovative or complex investments to support CD initiatives.

The following examples demonstrate the bank's use of complex investments or responsiveness to community needs:

- A prior period investment with a book value of \$15.6 million at the end of the evaluation period demonstrated the bank's long-term commitment to support community development activities. The prior investment supported affordable housing with an investment in a LIHTC fund that supported Puerto Rico's affordable housing revitalization.
- The bank provided a \$367,000 grant to a CDFI intermediary with a mission to provide access to financial services for low- and moderate-income individuals and communities. The grant was responsive to the need for community services.
- The bank provided a \$150,000 grant to a foundation that has a focus on providing affordable housing and access to critical infrastructure for residents of some of the poorest and most disenfranchised communities within the AA. The grant was responsive to the need for activities that revitalize or stabilize an area.

- The bank provided a \$50,000 grant to a CDFI that has a focus on improving economic self-sufficiency through business training, technical assistance, and access to financing for new and expanding businesses. The grant was responsive to economic development needs.

### Broader Statewide or Regional Area

In addition, CBNA made seven investments totaling \$1.1 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test for the Commonwealth of Puerto Rico.

## **SERVICE TEST**

The bank's performance under the Service Test in Puerto Rico is rated Low Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the San Juan MSA AA was adequate.

### **Retail Banking Services**

An analysis of retail banking services was not relevant in this context. CBNA operated a single branch in the AA with no deposit-taking ATMs. The branch exclusively served corporate clients and did not offer retail banking services to consumers. Consequently, the evaluation under the Service Test was entirely based on the bank's performance in delivering community development services.

### **Community Development Services**

The bank provided an adequate level of CD services.

Bank employees provided eight qualified CD service activities to two organizations with 12 qualified hours during the evaluation period. Additionally, one employee served on the board of a community development organization in 2020. The bank's assistance was responsive to identified needs in the AA, particularly with community services and financial literacy for low- and moderate-income students.

Service activity examples during the evaluation period include:

- CBNA employees conducted financial literacy activities for elementary students. In total, 11 bank employees dedicated eight hours to conducting seven financial education sessions for 91 elementary school students from low- and moderate-income families through the Teach Children to Save. saving money.

## State of South Dakota

**CRA rating for the State of South Dakota:** Outstanding

**The Lending Test is rated:** Outstanding

**The Investment Test is rated:** Outstanding

**The Service Test is rated:** High Satisfactory

The major factors that support this rating include:

- Lending levels reflected excellent responsiveness to AA credit needs.
- The overall geographic distribution of lending was good and borrower distribution of lending was excellent.
- CBNA was a leader in making CD loans, which further supported the bank's Outstanding performance under the Lending Test. The bank made extensive use of complex CD loans that were responsive to addressing community needs.
- CBNA had an excellent level of qualified CD investment and grants which were responsive to the community needs.
- Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AA. CBNA was a leader in providing CD services responsive to community needs.

## Description of Institution's Operations in the State of South Dakota

The bank delineated one AA in the state of South Dakota consisting of the Sioux Falls, SD MSA in its entirety. Refer to the table in appendix A for a list of counties reviewed.

CBNA operated one branch within this AA, representing 0.2 percent of total branches, and one deposit-taking ATM within this AA, representing less than 0.1 percent of total deposit-taking ATMs. CBNA had \$443.8 billion in deposits that are considered non-retail, non-consumer deposits that were domiciled at the main office in Sioux Falls, SD. CBNA had \$38.7 million in adjusted deposits within this AA, which represented less than 0.1 percent of the bank's total adjusted deposits. During the evaluation period, CBNA originated or purchased less than 0.1 percent of its total dollar volume of home mortgage loans and small loans to businesses in this AA.

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$443.8 billion in deposits and ranked first out of 40 FDIC-insured depository institutions with a 64.3 percent deposit market share. The other top two banks were Wells Fargo Bank with 10 branches and a 33.2 percent deposit market share and Metabank with one branch and a 0.8 percent.

The following tables provide a summary of the demographics, including housing and business information, for the Sioux Falls MSA AA.

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Sioux Falls MSA 2020-2021</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	57	0.0	29.8	49.1	21.1	0.0
Population by Geography	242,731	0.0	27.8	50.7	21.5	0.0
Housing Units by Geography	100,015	0.0	30.6	48.9	20.5	0.0
Owner-Occupied Units by Geography	63,268	0.0	20.0	55.3	24.8	0.0
Occupied Rental Units by Geography	30,682	0.0	51.0	36.5	12.5	0.0
Vacant Units by Geography	6,065	0.0	38.6	45.7	15.7	0.0
Businesses by Geography	29,601	0.0	35.1	38.1	26.7	0.0
Farms by Geography	1,669	0.0	8.6	69.0	22.4	0.0
Family Distribution by Income Level	61,621	19.0	18.1	24.4	38.5	0.0
Household Distribution by Income Level	93,950	22.0	18.1	18.9	41.0	0.0
Median Family Income MSA - 43620 Sioux Falls, SD MSA		\$72,948	Median Housing Value			\$157,049
			Median Gross Rent			\$720
			Families Below Poverty Level			7.1%
<i>Source: 2015 ACS and 2021 D&amp;B Data</i>						
<i>Due to rounding, totals may not equal 100.0%</i>						
<i>(*) The NA category consists of geographies that have not been assigned an income classification.</i>						

<b>Table A – Demographic Information of the Assessment Area</b>						
<b>Assessment Area: Sioux Falls MSA 2022</b>						
<b>Demographic Characteristics</b>	<b>#</b>	<b>Low % of #</b>	<b>Moderate % of #</b>	<b>Middle % of #</b>	<b>Upper % of #</b>	<b>NA* % of #</b>
Geographies (Census Tracts)	64	3.1	25.0	51.6	18.8	1.6
Population by Geography	276,730	1.7	22.8	54.2	20.7	0.5
Housing Units by Geography	111,182	2.8	25.8	52.8	17.6	1.0
Owner-Occupied Units by Geography	69,174	1.0	19.1	56.9	23.0	0.0
Occupied Rental Units by Geography	35,356	6.1	35.5	46.0	9.2	3.1
Vacant Units by Geography	6,652	4.0	44.5	46.1	5.4	0.0
Businesses by Geography	36,684	9.4	24.1	43.0	20.8	2.6
Farms by Geography	1,831	2.2	13.8	65.9	17.8	0.3
Family Distribution by Income Level	66,662	18.6	18.1	25.0	38.3	0.0
Household Distribution by Income Level	104,530	22.5	16.9	19.6	41.0	0.0
Median Family Income MSA - 43620 Sioux Falls, SD MSA		\$84,874	Median Housing Value			\$203,781
			Median Gross Rent			\$826
			Families Below Poverty Level			5.3%

*Source: 2020 U.S. Census and 2022 D&B Data*

*Due to rounding, totals may not equal 100.0%*

*(\*) The NA category consists of geographies that have not been assigned an income classification.*

To assess the affordability of housing, examiners compared an estimated mortgage payment for the median home to the expected incomes for low- and moderate-income households within Sioux Falls MSA and for both analysis periods.

Based on the information in the 2020-2021 table above, the median housing value for the Sioux Falls MSA AA was \$157,049. Low-income families earned less than \$36,474 and moderate-income families earned less than \$58,358. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$912 for low-income borrowers and \$1,459 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$843. Based on these calculations, housing is affordable for low- and moderate-income borrowers during 2020-2021.

Based on the information in the 2022 table above, the median housing value for the Sioux Falls MSA AA was \$203,781. Low-income families earned less than \$42,437 and moderate-income families earned less than \$67,899. One method used to determine housing affordability assumed a maximum monthly principal and interest payment of no more than 30 percent of the applicant's income. This calculated to a maximum monthly mortgage payment of \$1,061 for low-income borrowers and \$1,697 for moderate-income borrowers. Assuming a 30-year mortgage with a 5 percent fixed interest rate, and not considering any down payment, homeowner's insurance, real estate taxes, or additional monthly expenses, the monthly mortgage payment for a home at the median housing value would have been \$1,094. Based on these calculations, low-income borrowers would be challenged to qualify for and afford home mortgage financing in this MSA during 2022.

The poverty level across the AA was also considered in the evaluation of lending performance. Families living below the poverty level are identified as having difficulty meeting basic financial needs and, as such, are less likely to have the financial wherewithal to qualify for a home loan than those with income above the poverty level. For this AA, 7.1 percent of families were living below the poverty level in 2020-2021 and 5.3 percent of families were living below the poverty level in 2022.

## **Economic Data**

Information from the October 2022 Moody's Analytics report indicated the economy is in the late expansion stage of the business cycle and job growth was twice the U.S. pace over the past half of the year. The consumer and public service sectors experienced growth and that offset the weaknesses in the healthcare and financial service industries, which are the main economic drivers for the area. Housing prices have decelerated in proportion with the state and nation. Economic strengths for the area include low business costs, increasing population trends, strong labor force growth, and it is a regional hub for education and healthcare. The high concentration of financial service jobs poses an economic vulnerability. The top industries are education and health services, retail trade, professional and business services, and financial activities. The top employers are Sanford Health, Avera Health, Smithfield Foods, Hy-Vee Inc., Wells Fargo, and Citibank.

According to the BLS, the unemployment rate for the Sioux Falls, SD MSA was 2.5 percent as of January 2020. Unemployment levels significantly increased to 8.4 percent in April 2020 due to the impacts of the COVID-19 pandemic and associated lockdowns and business closures. Since that time, rates have declined to 1.9 percent as of December 2022. The national unemployment rate was 3.5 percent as of December 2022.

### **Community Contacts**

Examiners reviewed and considered three community contact interviews that were conducted during the evaluation period. One interview was with a Development Foundation whose mission is to improve the economy of the Sioux Falls region. More specifically, the organization facilitates economic development activity, creates jobs, and focuses on workforce and talent development, housing, and childcare. One contact was with a Small Business Development Center whose mission is to promote economic development in the state of South Dakota by connecting small business owners, primarily start-up businesses, with the funding and consulting they need to develop their businesses. One interview was with a Housing and Redevelopment Commission whose mission is to improve the quality of life for the Sioux Falls Community, specifically its lower income residents by administering housing assistance payments programs, promoting the development of affordable, decent, and safe housing opportunities, and economic self-sufficiency. Roughly 50 percent of the individuals who qualify for the Housing Choice Voucher Program are elderly or disabled, and most families that use the program are single-parent households. These three contacts identified the following needs within the community:

- Affordable housing, both owner-occupied and rental properties
- Financing for affordable multifamily housing projects
- Landlords that accept and allow renters to use Housing Choice Voucher programs
- Housing assistance for homeless individuals who are receiving mental health treatment
- Long term leases with landlords that ensure rates will not rise passed a specific threshold for the term of the lease
- Additional childcare and financial assistance for childcare
- Support for start-up businesses
- Workforce development training for manufacturing jobs

The contacts indicated there are many financial institutions serving the community, institutions have been responsive to the needs of the local community, and one contact felt the community needs are currently being met.

### **Scope of Evaluation in the State of South Dakota**

Examiners conducted a full-scope review of the Sioux Falls MSA AA, which is the only AA in the state of South Dakota. Examiners placed more emphasis on small loans to businesses versus home mortgage loans in arriving at the overall conclusion.



## CONCLUSIONS WITH RESPECT TO PERFORMANCE TESTS IN SOUTH DAKOTA

### LENDING TEST

The bank's performance under the Lending Test in South Dakota is rated Outstanding.

### Conclusions for Area Receiving a Full-Scope Review

Based on a full-scope review, the bank's performance in the Sioux Falls MSA AA was excellent.

### Lending Activity

Lending levels reflected excellent responsiveness to AA credit needs.

Number of Loans*							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State Loans	%State Deposits
Sioux Falls MSA	73	511	0	2	586	100.0	100.0
<b>Total</b>	<b>73</b>	<b>511</b>	<b>0</b>	<b>2</b>	<b>586</b>	<b>100.0</b>	<b>100.0</b>

Dollar Volume of Loans* (000s)							
Assessment Area	Home Mortgage	Small Business	Small Farm	Community Development	Total	%State* Loans	%State Deposits
Sioux Falls MSA	13,500	3,666	0	9,036	26,202	100.0	100.0
<b>Total</b>	<b>13,500</b>	<b>3,666</b>	<b>0</b>	<b>9,036</b>	<b>26,202</b>	<b>100.0</b>	<b>100.0</b>

Based on the June 30, 2022, FDIC Summary of Deposit Market Share Report, CBNA had \$443.8 billion in deposits and ranked first out of 40 FDIC-insured depository institutions with a 64.3 percent deposit market share. The FDIC deposit market share in the Sioux Falls MSA is inflated for CBNA due to the "main office" deposits housed in the one branch. Examiners utilized adjusted deposits of \$38.7 million to assess lending activity. Based on the adjusted deposits of \$38.7 million, CBNA ranked 31 out of 40 FDIC-insured depository institutions with a 0.01 percent deposit market share.

For home mortgage loans, CBNA's market share of 0.2 percent ranked 54<sup>th</sup> out of 220 lenders. The top three lenders were Plains Commerce Bank with 14.2 percent market share, First Premier Bank with 9.4 percent, Levo Federal Credit Union with 5.8 percent.

For small loans to businesses, CBNA's market share of 3.3 percent ranked 10<sup>th</sup> out of 91 lenders. The top three lenders were JPMorgan Chase Bank with 14.9 percent market share, American Express with 14.3 percent, and Capital One with 9.5 percent. Based on the adjusted deposits, the ranking of small business lending market share is higher than the ranking for deposit market share and supports the overall excellent responsiveness for Lending Activity.

### Distribution of Loans by Income Level of the Geography

The bank exhibited a good geographic distribution of loans in its AA.

### ***Home Mortgage Loans***

Refer to Table O in the state of South Dakota section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall geographic distribution of home mortgage loans was excellent. Examiners placed more weight on lending performance in moderate-income census tracts, as there were more owner-occupied units located in moderate-income census tracts than low-income census tracts. Additionally, there were no low-income census tracts in the AA during the 2020 through 2021 analysis period.

For 2020 through 2021, the percentage of home mortgage loans in moderate-income geographies exceeded both the percentage of owner-occupied housing units located in those geographies and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period. The 2022 analysis period included low-income geographies and the bank's home mortgage lending performance in the low-income geographies was excellent.

### ***Small Loans to Businesses***

Refer to Table Q in the state of South Dakota section of appendix D for the facts and data used to evaluate the geographic distribution of the bank's originations and purchases of small loans to businesses.

Based on the data in the tables, the overall geographic distribution of small loans to businesses was good. For 2020-2021, 35.1 percent of businesses was located in moderate-income geographies. In 2022, 9.4 percent of businesses was located in low-income geographies while 24.1 percent was located in moderate-income geographies. As a result, more weight was given to performance in moderate-income geographies.

For 2020 through 2021, the percentage of small loans to businesses in moderate-income geographies was near to the percentage of businesses located in those geographies and exceeded the aggregate percentage of all reporting lenders. This analysis included five PPP loans totaling \$17,476 to businesses located in low- and moderate-income geographies that provided support during the COVID-19 pandemic.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period. The 2022 analysis period included low-income geographies and the bank's small business lending performance in the low-income geographies was poor while performance in the moderate-income geographies was excellent.

### ***Lending Gap Analysis***

Examiners reviewed summary reports and maps and analyzed home mortgage and small business lending activity to identify any gaps in the geographic distribution of loans in the full-scope AA. Examiners did not identify any unexplained conspicuous gaps in the full-scope area reviewed.

## **Distribution of Loans by Income Level of the Borrower**

The bank exhibited an excellent distribution of loans among individuals of different income levels and businesses of different sizes, given the product lines offered by the bank.

### ***Home Mortgage Loans***

Refer to Table P in the state of South Dakota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's home mortgage loan originations and purchases.

Based on the data in the tables, the overall borrower distribution of home mortgage loans was excellent.

For 2020 through 2021, the percentage of home mortgage loans to low-income borrowers near to the percentage of those families and exceeded the aggregate percentage of all reporting lenders.

The percentage of home mortgage loans to moderate-income borrowers exceeded both the percentage of those families and the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

### ***Small Loans to Businesses***

Refer to Table R in the state of South Dakota section of appendix D for the facts and data used to evaluate the borrower distribution of the bank's origination and purchase of small loans to businesses.

Based on the data in the tables, the overall borrower distribution of small loans to businesses was excellent. Examiners placed more weight on the bank's lending performance relative to aggregate lending performance due to the level of PPP lending and constraints posed by the COVID-19 pandemic.

During the evaluation period, the bank did not originate or purchase PPP loans that supported small businesses during the COVID-19 pandemic.

For 2020 through 2021, the percentage of small loans to businesses with revenues of \$1 million or less was near to the percentage of businesses with revenues of \$1 million or less but exceeded the aggregate percentage of all reporting lenders.

The bank's lending performance in the 2022 period was consistent with the 2020 through 2021 period.

## **Community Development Lending**

The bank was a leader in making CD loans. CD lending further supported the bank's Outstanding performance under the Lending Test.

The Lending Activity Tables, shown above, set forth the information and data used to evaluate the bank's level of CD lending. These tables include all CD loans, including multifamily loans that also qualify as CD loans.

The level of CD lending was excellent. The bank made two CD loans totaling \$9 million, which represented 226.1 percent of the bank’s allocated tier 1 capital. By dollar volume, 100 percent of the loans supported affordable housing. These loans were responsive to identified community credit needs.

The following is an example of the bank’s CD loans to illustrate the complexity and responsiveness of the bank’s CD lending:

- The bank made a \$6.7 million loan to finance the construction of a new multifamily housing complex. Additionally, the bank made an additional \$2.3 million loan for the permanent financing of the project. All units were income restricted to persons earning 60 percent or less of the area median income. This complex CD loan demonstrated the bank’s responsiveness by addressing affordable housing needs through the LIHTC.

Broader Statewide or Regional Area

In addition, CBNA made one CD loan totaling \$13.8 million in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA’s AA. The broader statewide and regional area lending further supported the overall Outstanding Lending Test rating for the state of South Dakota.

**Product Innovation and Flexibility**

The bank made extensive use of innovative or flexible lending practices in order to serve AA credit needs. As shown in the table below, the bank originated or purchased seven loans under its flexible lending programs totaling \$1.3 million. Refer to the Flexible and Innovative Lending Products section for additional details regarding the programs.

Flexible Loan Program	Number of Loans	Dollar Amount (000s)
Home Ready	7	\$1,306
<b>Total</b>	<b>7</b>	<b>\$1,306</b>

**INVESTMENT TEST**

The bank’s performance under the Investment Test in South Dakota is rated Outstanding.

**Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank’s performance in the Sioux Falls MSA AA was excellent.

Qualified Investments										
Assessment Area	Prior Period*		Current Period		Total				Unfunded Commitments**	
	#	\$(000’s)	#	\$(000’s)	#	% of Total #	\$(000’s)	% of Total \$	#	\$(000’s)
Sioux Falls MSA	5	11,722	20	30,451	25	100.0	42,173	100.0	0	0
Total	5	11,722	20	30,451	25	100.0	42,173	100.0	0	0

\* Prior Period Investments' means investments made in a previous evaluation period that are outstanding as of the examination date.

\*\* Unfunded Commitments' means legally binding investment commitments that are tracked and recorded by the institution's financial reporting system.

The bank had an excellent level of qualified CD investment and grants, occasionally in a leadership position, particularly those that are not routinely provided by private investors. The combined prior and current period dollar volume represented 1055.2 percent of adjusted tier 1 capital.

The bank exhibited excellent responsiveness to credit and community development needs. A substantial majority of the dollar volume of the bank's current and prior period investment transactions supported affordable housing, a primary need in the AA. A substantial majority of the grants supported community services to primarily low- and moderate-income individuals. By dollar volume, 98.9 percent of total investments and grants supported affordable housing, 0.9 percent funded community services to low- and moderate-income individuals and families, and 0.2 percent supported revitalization and stabilization efforts. The bank occasionally used innovative or complex investments to support CD initiatives.

The following examples demonstrate the bank's responsiveness to community needs:

- Nine mortgage-backed securities totaling \$30 million through a housing authority focused on affordable housing programs that provide mortgage and down payment assistance, housing construction and rehabilitation, homelessness prevention, and rental assistance.
- The bank provided a \$35,200 grant to an organization providing affordable housing to low- and moderate-income individuals and families.
- The bank provided a \$70,000 community services related grant to an organization providing homeownership, rental education, and home counseling services targeted primarily to low- and moderate-income individuals and families.

#### Broader Statewide or Regional Area

In addition, CBNA made 11 investments totaling \$5.6 million to organizations in the broader statewide and regional area whose purpose, mandate, or function included serving CBNA's AA. The broader statewide and regional area investments further supported the overall Outstanding Investment Test rating for the state of South Dakota.

### **SERVICE TEST**

The bank's performance under the Service Test in South Dakota is rated High Satisfactory.

### **Conclusions for Area Receiving a Full-Scope Review**

Based on a full-scope review, the bank's performance in the Sioux Falls MSA AA was good.

### **Retail Banking Services**

Service delivery systems were reasonably accessible to geographies and individuals of different income levels in the bank's AA.

Distribution of Branch Delivery System											
Assessment Area	Deposits	Branches						Population			
	% of Rated area Deposits in AA	# of BANK Branches	% of Rated area Branches in AA	Location of Branches by Income of Geographies (%)				% of Population within Each Geography			
				Low	Mod	Mid	Upp	Low	Mod	Mid	Upp
Sioux Falls MSA	100.0	1	100.0	0.0	0.0	100.0	0.0	1.7	22.8	54.2	20.7

CBNA operated one branch with a deposit-taking ATM in the Sioux Falls MSA AA during the evaluation period. The branch, located at CBNA corporate offices, was accessible to the public but catered primarily to CBNA employees. CBNA did not operate any branches in low- or moderate-income geographies. ADS usage had a neutral impact on the Service Test rating. The bank did not open or close branches during the evaluation period.

Services, including where appropriate, business hours, did not vary in a way that inconveniences its AA, particularly low- and moderate-income geographies or individuals. CBNA maintained standard business hours and offered traditional banking products and services at the branch which was open from 9:00 a.m. to 4:00 pm, Monday through Friday.

### Community Development Services

The bank was a leader in providing CD services.

Bank employees provided 34 qualified CD service activities to eight organizations with 360 qualified hours within this AA during the evaluation period. Additionally, nine employees served nine community development organizations in various capacities including through leadership roles as a board member or committee representative. The bank's assistance was responsive to identified needs in the AA, particularly with financial and technical assistance to community service organizations and financial literacy education.

Service activity examples during the evaluation period include:

- A senior level employee served as board chair throughout the evaluation prior of a CDFI which quickly converted to an online platform during the pandemic to provide training for new homebuyers and proactively reached out to support clients to ensure they were able to complete the training necessary to accomplish their goals of homeownership. This employee also served on the board throughout the evaluation period including two years as board chair for a community service organization focused on developing low- or moderate-income entrepreneurs and communities in rural South Dakota.
- In total, three bank employees served on the board for a majority of the evaluation period of a non-profit organization committed to assisting low- and moderate-income individuals and families seeking relocation aid. The organization enabled free-of-cost moves for those impacted by domestic violence, the elderly, people with disabilities, and families transitioning into affordable housing.

- CBNA employees conducted financial literacy activities for elementary students. In total, 67 bank employees provided 23 financial education activities to 941 low- or moderate-income elementary school students including two sessions through the Teach Children to Save.

## Appendix A: Scope of Examination

The following table identifies the time period covered in this evaluation, affiliate activities that were reviewed, and loan products considered. The table also reflects the MSAs and non-MSAs that received comprehensive examination review, designated by the term “full-scope,” and those that received a less comprehensive review, designated by the term “limited-scope.”

<b>Time Period Reviewed:</b>	January 1, 2020 to December 31, 2022	
<b>Bank Products Reviewed:</b>	Home mortgage, small business, community development loans, qualified investments, and community development services	
<b>Affiliates</b>	<b>Affiliate Relationship</b>	<b>Products Reviewed</b>
CitiMortgage, Inc. Citicorp USA, Inc. (CUSA)	Subsidiary Subsidiary	Home Mortgage Loans CD Loans and Investments
<b>List of Assessment Areas and Type of Examination</b>		
<b>Rating and Assessment Areas</b>	<b>Type of Exam</b>	<b>Other Information</b>
<b>MMSAs</b>		
New York-Newark, NY-NJ-CT-PA Combined Statistical Area (New York CSA)	Full-scope	CT: Fairfield County NJ: Bergen, Essex, Hudson, Passaic counties NY: Bronx, Kings, Nassau, New York, Queens, Richmond, Rockland, Suffolk, and Westchester counties
Washington Washington-Arlington- Alexandria, DC-VA-MD-WV Metropolitan Statistical Area (DC MMSA)	Full-scope	DC: District of Columbia MD: Montgomery, and Prince George’s counties VA: Arlington, Fairfax counties and Alexandria, Fairfax, and Falls Church cities
<b>State</b>		
<b>California</b>		
Los Angeles-Long Beach, CA Combined Statistical Area (Los Angeles CSA)	Full-scope	Los Angeles, Orange, Riverside, San Bernardino, and Ventura counties
San Jose-San Francisco-Oakland, CA Combined Statistical Area (San Jose CSA)	Full-scope	Alameda, Contra Costa, Marin, Merced, Napa, San Francisco, San Joaquin, San Mateo, Santa Clara, Santa Cruz, Sonoma, and Stanislaus counties
Bakersfield, CA Metropolitan Statistical Area (Bakersfield MSA)	Limited-scope	Kern County
Fresno-Madera-Hanford, CA Combined Statistical Area (Fresno CSA)	Limited-scope	Fresno and Kings counties
Sacramento-Roseville-Folsom, CA Metropolitan Statistical Area (Sacramento MSA)	Limited-scope	Sacramento County
San Diego-Chula Vista-Carlsbad, CA Metropolitan Statistical Area (San Diego MSA)	Limited-scope	San Diego County
<b>Florida</b>		
Miami-Fort Lauderdale-Pompano Beach, FL Metropolitan Statistical Area (Miami MSA)	Full-scope	Broward, Miami-Dade, and Palm Beach counties



Jacksonville, FL Metropolitan Statistical Area (Jacksonville MSA)	Limited-scope	Duval County
<b>Illinois</b>		
Chicago-Naperville-Elgin, IL-IN-WI Metropolitan Statistical Area (Chicago MSA)	Full-scope	Cook, DuPage, Kane, Lake, McHenry, and Will counties
<b>Nevada</b>		
Las Vegas-Henderson-Paradise, NV Metropolitan Statistical Area (Las Vegas MSA)	Full-scope	Clark County
<b>Puerto Rico</b>		
San Juan-Bayamon-Caguas, PR Metropolitan Statistical Area (San Juan MSA)	Full-scope	Aguas Buenas , Aibonito, Barceloneta, Barranquitas, Bayamón, Caguas, Canóvanas, Carolina, Cataño, Cayey, Ceiba, Ciales, Cidra, Comerío, Corozal, Dorado, Fajardo, Florida, Guaynabo, Gurabo, Humacao, Juncos, Las Piedras, Loíza, Luquillo, Manatí, Maunabo, Morovis, Naguabo, Naranjito, Orocovis, Río Grande, San Juan, San Lorenzo, Toa Alta, Toa Baja, Trujillo Alto, Vega Alta, Vega Baja, and Yabucoa Municipios
<b>South Dakota</b>		
Sioux Falls, SD Metropolitan Statistical Area (Sioux Falls MSA)	Full-scope	Lincoln, McCook, Minnehaha, and Turner counties

## Appendix B: Summary of MMSA and State Ratings

RATINGS Citibank, N.A.				
Overall Bank:	Lending Test Rating*	Investment Test Rating	Service Test Rating	Overall Bank/State/Multistate Rating
Citibank, N.A.	Outstanding	Outstanding	High Satisfactory	Outstanding
MMSA or State:				
New York CSA	Outstanding	Outstanding	Outstanding	Outstanding
DC MMSA	Outstanding	Outstanding	High Satisfactory	Outstanding
California	Outstanding	Outstanding	High Satisfactory	Outstanding
Florida	Outstanding	Outstanding	High Satisfactory	Outstanding
Illinois	Outstanding	Outstanding	Low Satisfactory	Outstanding
Nevada	Outstanding	Outstanding	Low Satisfactory	Outstanding
Puerto Rico	Outstanding	Outstanding	Low Satisfactory	Outstanding
South Dakota	Outstanding	Outstanding	High Satisfactory	Outstanding

(\*) The Lending Test is weighted more heavily than the Investment and Service Tests in the overall rating.

## Appendix C: Definitions and Common Abbreviations

The following terms and abbreviations are used in this performance evaluation, including the CRA tables. The definitions are intended to provide the reader with a general understanding of the terms, not a strict legal definition.

**Affiliate:** Any company that controls, is controlled by, or is under common control with another company. A company is under common control with another company if the same company directly or indirectly controls both companies. For example, a bank subsidiary is controlled by the bank and is, therefore, an affiliate.

**Aggregate Lending (Aggt.):** The number of loans originated and purchased by all reporting lenders (HMDA or CRA) in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Census Tract (CT):** A small, relatively permanent statistical subdivision of a county delineated by a local committee of census data users for the purpose of presenting data. Census tracts nest within counties, and their boundaries normally follow visible features, but may follow legal geography boundaries and other non-visible features in some instances, Census tracts ideally contain about 4,000 people and 1,600 housing units.

**Combined Statistical Area (CSA):** A geographic entity consisting of two or more adjacent Core Based Statistical Areas with employment interchange measures of at least 15. An employment interchange measure is a measure of ties between two adjacent entities. The employment interchange measure is the sum of the percentage of workers living in the smaller entity who work in the larger entity and the percentage of employment in the smaller entity that is accounted for by workers who reside in the larger entity.

**Community Development (CD):** Affordable housing (including multifamily rental housing) for low- or moderate-income individuals; community services targeted to low- or moderate-income individuals; activities that promote economic development by financing businesses or farms that meet Small Business Administration Development Company or Small Business Investment Company programs size eligibility standards or have gross annual revenues of \$1 million or less; or activities that revitalize or stabilize low- or moderate-income geographies, distressed or underserved nonmetropolitan middle-income geographies, or designated disaster areas.

**Community Reinvestment Act (CRA):** the statute that requires the OCC to evaluate a bank's record of meeting the credit needs of its entire community, including low- and moderate-income areas, consistent with the safe and sound operation of the bank, and to take this record into account when evaluating certain corporate applications filed by the bank.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, other secured consumer loans, and other unsecured consumer loans.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family, which is further classified into ‘male householder’ (a family with a male householder’ and no wife present) or ‘female householder’ (a family with a female householder and no husband present).

**Full-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower distribution, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that conduct business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants, the amount of loan requested, the disposition of the application (e.g., approved, denied, and withdrawn), the lien status of the collateral, any requests for preapproval, and loans for manufactured housing.

**Home Mortgage Loans:** A closed-end mortgage loan or an open-end line of credit as these terms are defined under §1003.2 of this title, and that is not an excluded transaction under §1003.3(c)(1) through (10) and (13) of this title.

**Household:** Includes all persons occupying a housing unit. Persons not living in households are classified as living in group quarters. In 100 percent tabulations, the count of households always equals the count of occupied housing units.

**Limited-Scope Review:** Performance under the Lending, Investment, and Service Tests is analyzed using only quantitative factors (e.g., geographic distribution, borrower distribution, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income or a median family income that is less than 50 percent, in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the state/assessment area.

**Median Family Income (MFI):** The median income determined by the U.S. Census Bureau every five years and used to determine the income level category of geographies. The median is the point at which half of the families have income above, and half below, a range of incomes. Also, the median income determined by the Federal Financial Institutions Examination Council (FFIEC) annually that is used to determine the income level category of individuals. For any given area, the median is the point at which half of the families have income above, and half below, a range of incomes.

**Metropolitan Division:** As defined by Office of Management and Budget, a county or group of counties within a Core Based Statistical Area that contains an urbanized population of at least 2.5

million. A Metropolitan Division consists of one or more main/secondary counties that represent an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.

**Metropolitan Statistical Area:** An area, defined by the Office of Management and Budget, as a core based statistical area associated with at least one urbanized area that has a population of at least 50,000. The Metropolitan Statistical Area comprises the central county or counties containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county, or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 percent and less than 120 percent, in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 percent and less than 80 percent, in the case of a geography.

**Multifamily:** Refers to a residential structure that contains five or more units.

**MMSA (state):** Any multistate metropolitan statistical area or multistate combined statistical area, as defined by the Office of Management and Budget.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Qualified Investment:** A qualified investment is defined as any lawful investment, deposit, membership share, or grant that has as its primary purpose community development.

**Rating area:** A rated area is a state or multi-state metropolitan statistical area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multi-state metropolitan statistical area, the institution will receive a rating for the multi-state metropolitan statistical area.

**Small Loan(s) to Business(es):** A loan included in 'loans to small businesses' as defined in the Consolidated Report of Condition and Income (Call Report) instructions. These loans have original amounts of \$1 million or less and typically are either secured by nonfarm or nonresidential real estate or are classified as commercial and industrial loans.

**Small Loan(s) to Farm(s):** A loan included in 'loans to small farms' as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland or are classified as loans to finance agricultural production and other loans to farmers.

**Tier 1 Capital:** The total of common shareholders' equity, perpetual preferred shareholders' equity with non-cumulative dividends, retained earnings and minority interests in the equity accounts of consolidated subsidiaries.

**Upper-Income:** Individual income that is at least 120 percent of the area median income, or a median family income that is at least 120 percent, in the case of a geography.

## Appendix D: Tables of Performance Data

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### Content of Standardized Tables

A separate set of tables is provided for each state. All multistate metropolitan statistical areas, if applicable, are presented in one set of tables. References to the “bank” include activities of any affiliates that the bank provided for consideration (refer to appendix A: Scope of the Examination). For purposes of reviewing the Lending Test tables, the following are applicable: (1) purchased loans are treated the same as originations; and (2) “aggregate” is the percentage of the aggregate number of reportable loans originated and purchased by all HMDA or CRA reporting lenders in the MMSA/assessment area. Deposit data are compiled by the FDIC and are available as of June 30<sup>th</sup> of each year. Tables without data are not included in this PE.

The following is a listing and brief description of the tables included in each set:

- Table O. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography** - Compares the percentage distribution of the number of loans originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies to the percentage distribution of owner-occupied housing units throughout those geographies. The table also presents aggregate peer data for the years the data is available.
- Table P. Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower** - Compares the percentage distribution of the number of loans originated and purchased by the bank to low-, moderate-, middle-, and upper-income borrowers to the percentage distribution of families by income level in each MMSA/assessment area. The table also presents aggregate peer data for the years the data is available.
- Table Q. Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography** - The percentage distribution of the number of small loans (less than or equal to \$1 million) to businesses that were originated and purchased by the bank in low-, moderate-, middle-, and upper-income geographies compared to the percentage distribution of businesses (regardless of revenue size) in those geographies. Because aggregate small business data are not available for geographic areas smaller than counties, it may be necessary to compare bank loan data to aggregate data from geographic areas larger than the bank’s assessment area.
- Table R. Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenue** - Compares the percentage distribution of the number of small loans (loans less than or equal to \$1 million) originated and purchased by the bank to businesses with revenues of \$1 million or less to: 1) the percentage distribution of businesses with revenues of greater than \$1 million; and 2) the percentage distribution of businesses for which revenues are not available. The table also presents aggregate peer small business data for the years the data is available.

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2020-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
New York CSA	28,223	20,034,942	100.0	463,639	3.0	2.3	3.8	13.5	12.4	13.3	35.9	27.3	33.4	47.5	57.9	49.4	0.1	0.2	0.1	
<b>Total</b>	<b>28,223</b>	<b>20,034,942</b>	<b>100.0</b>	<b>463,639</b>	<b>3.0</b>	<b>2.3</b>	<b>3.8</b>	<b>13.5</b>	<b>12.4</b>	<b>13.3</b>	<b>35.9</b>	<b>27.3</b>	<b>33.4</b>	<b>47.5</b>	<b>57.9</b>	<b>49.4</b>	<b>0.1</b>	<b>0.2</b>	<b>0.1</b>	
Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% CITIBANK N.A. (10000001461) excluded from Aggregate																				

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2022</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
New York CSA	9,617	8,065,591	100.0	265,465	3.1	3.4	4.2	14.5	15.1	15.2	36.9	30.5	34.4	44.9	50.4	45.6	0.5	0.6	0.5	
<b>Total</b>	<b>9,617</b>	<b>8,065,591</b>	<b>100.0</b>	<b>265,465</b>	<b>3.1</b>	<b>3.4</b>	<b>4.2</b>	<b>14.5</b>	<b>15.1</b>	<b>15.2</b>	<b>36.9</b>	<b>30.5</b>	<b>34.4</b>	<b>44.9</b>	<b>50.4</b>	<b>45.6</b>	<b>0.5</b>	<b>0.6</b>	<b>0.5</b>	
Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
New York CSA	28,223	20,034,942	100.0	463,639	27.3	2.6	2.8	15.8	13.3	11.8	16.9	14.8	20.3	40.1	64.8	51.6	0.0	4.4	13.5		
<b>Total</b>	<b>28,223</b>	<b>20,034,942</b>	<b>100.0</b>	<b>463,639</b>	<b>27.3</b>	<b>2.6</b>	<b>2.8</b>	<b>15.8</b>	<b>13.3</b>	<b>11.8</b>	<b>16.9</b>	<b>14.8</b>	<b>20.3</b>	<b>40.1</b>	<b>64.8</b>	<b>51.6</b>	<b>0.0</b>	<b>4.4</b>	<b>13.5</b>		
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
New York CSA	9,617	8,065,591	100.0	265,465	25.6	5.4	4.1	15.6	19.0	13.8	17.2	16.0	20.2	41.6	56.0	47.0	0.0	3.6	14.9		
<b>Total</b>	<b>9,617</b>	<b>8,065,591</b>	<b>100.0</b>	<b>265,465</b>	<b>25.6</b>	<b>5.4</b>	<b>4.1</b>	<b>15.6</b>	<b>19.0</b>	<b>13.8</b>	<b>17.2</b>	<b>16.0</b>	<b>20.2</b>	<b>41.6</b>	<b>56.0</b>	<b>47.0</b>	<b>0.0</b>	<b>3.6</b>	<b>14.9</b>		
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0% CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2020-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
New York CSA	64,487	1,972,281	100.0	695,323	8.0	6.4	7.2	17.9	18.6	17.4	28.1	29.4	28.9	44.7	44.6	44.9	1.3	1.1	1.5
<b>Total</b>	<b>64,487</b>	<b>1,972,281</b>	<b>100.0</b>	<b>695,323</b>	<b>8.0</b>	<b>6.4</b>	<b>7.2</b>	<b>17.9</b>	<b>18.6</b>	<b>17.4</b>	<b>28.1</b>	<b>29.4</b>	<b>28.9</b>	<b>44.7</b>	<b>44.6</b>	<b>44.9</b>	<b>1.3</b>	<b>1.1</b>	<b>1.5</b>
<i>Source: 2021 D&amp;B Data; 01/01/2020 — 12/31/2021 Bank Data; 2021 CRA Aggregate Data, “—” data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
New York CSA	30,122	194,834	100.0	626,098	8.3	7.4	7.5	17.8	21.8	17.3	28.7	33.6	29.8	42.5	35.7	42.6	2.6	1.5	2.9
<b>Total</b>	<b>30,122</b>	<b>194,834</b>	<b>100.0</b>	<b>626,098</b>	<b>8.3</b>	<b>7.4</b>	<b>7.5</b>	<b>17.8</b>	<b>21.8</b>	<b>17.3</b>	<b>28.7</b>	<b>33.6</b>	<b>29.8</b>	<b>42.5</b>	<b>35.7</b>	<b>42.6</b>	<b>2.6</b>	<b>1.5</b>	<b>2.9</b>
<i>Source: 2022 D&amp;B Data; 01/01/2022 — 12/31/2022 Bank Data; 2022 CRA Aggregate Data, “—” data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
New York CSA	64,487	1,972,281	100.0	695,323	91.3	75.2	36.0	3.5	17.7	5.3	7.0	
<b>Total</b>	<b>64,487</b>	<b>1,972,281</b>	<b>100.0</b>	<b>695,323</b>	<b>91.3</b>	<b>75.2</b>	<b>36.0</b>	<b>3.5</b>	<b>17.7</b>	<b>5.3</b>	<b>7.0</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
New York CSA	30,122	194,834	100.0	626,098	91.8	84.3	47.9	3.1	13.7	5.1	2.0	
<b>Total</b>	<b>30,122</b>	<b>194,834</b>	<b>100.0</b>	<b>626,098</b>	<b>91.8</b>	<b>84.3</b>	<b>47.9</b>	<b>3.1</b>	<b>13.7</b>	<b>5.1</b>	<b>2.0</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
DC MMSA	3,377	2,278,859	100.0	276,943	4.7	5.6	5.0	15.8	14.4	14.5	34.7	25.0	34.9	44.7	54.6	45.4	0.2	0.4	0.3
<b>Total</b>	<b>3,377</b>	<b>2,278,850</b>	<b>100.0</b>	<b>276,943</b>	<b>4.7</b>	<b>5.6</b>	<b>5.0</b>	<b>15.8</b>	<b>14.4</b>	<b>14.5</b>	<b>34.7</b>	<b>25.0</b>	<b>34.9</b>	<b>44.7</b>	<b>54.6</b>	<b>45.4</b>	<b>0.2</b>	<b>0.4</b>	<b>0.3</b>
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
DC MMSA	1,194	1,011,152	100.0	119,854	4.7	5.6	5.2	17.3	17.1	17.6	33.8	24.5	34.9	43.9	52.5	42.2	0.2	0.3	0.2
<b>Total</b>	<b>1,194</b>	<b>1,011,152</b>	<b>100.0</b>	<b>119,854</b>	<b>4.7</b>	<b>5.6</b>	<b>5.2</b>	<b>17.3</b>	<b>17.1</b>	<b>17.6</b>	<b>33.8</b>	<b>24.5</b>	<b>34.9</b>	<b>43.9</b>	<b>52.5</b>	<b>42.2</b>	<b>0.2</b>	<b>0.3</b>	<b>0.2</b>
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
DC MMSA	3,377	2,278,859	100.0	276,943	22.9	11.6	6.5	16.1	20.0	16.1	19.2	11.7	20.5	41.9	55.8	36.7	0.0	0.9	20.3		
<b>Total</b>	<b>3,377</b>	<b>2,278,859</b>	<b>100.0</b>	<b>276,943</b>	<b>22.9</b>	<b>11.6</b>	<b>6.5</b>	<b>16.1</b>	<b>20.0</b>	<b>16.1</b>	<b>19.2</b>	<b>11.7</b>	<b>20.5</b>	<b>41.9</b>	<b>55.8</b>	<b>36.7</b>	<b>0.0</b>	<b>0.9</b>	<b>20.3</b>		
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
DC MMSA	1,194	1,011,152	100.0	119,854	22.3	11.8	8.7	16.2	20.8	19.5	19.3	10.5	21.1	42.2	56.4	35.3	0.0	0.6	15.4		
<b>Total</b>	<b>1,194</b>	<b>1,011,152</b>	<b>100.0</b>	<b>119,854</b>	<b>22.3</b>	<b>11.8</b>	<b>8.7</b>	<b>16.2</b>	<b>20.8</b>	<b>19.5</b>	<b>19.3</b>	<b>10.5</b>	<b>21.1</b>	<b>42.2</b>	<b>56.4</b>	<b>35.3</b>	<b>0.0</b>	<b>0.6</b>	<b>15.4</b>		
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
DC MMSA	10,949	152,389	100.0	137,833	5.5	6.1	5.4	17.7	20.9	17.4	34.3	34.4	34.7	42.0	38.1	41.8	0.6	0.4	0.6		
<b>Total</b>	<b>10,949</b>	<b>152,389</b>	<b>100.0</b>	<b>137,833</b>	<b>5.5</b>	<b>6.1</b>	<b>5.4</b>	<b>17.7</b>	<b>20.9</b>	<b>17.4</b>	<b>34.3</b>	<b>34.4</b>	<b>34.7</b>	<b>42.0</b>	<b>38.1</b>	<b>41.8</b>	<b>0.6</b>	<b>0.4</b>	<b>0.6</b>		
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
DC MMSA	7,082	46,353	100.0	127,934	5.5	5.9	5.3	19.3	23.4	18.1	33.8	34.6	34.2	40.7	35.9	41.8	0.7	0.1	0.6		
<b>Total</b>	<b>7,082</b>	<b>46,353</b>	<b>100.0</b>	<b>127,934</b>	<b>5.5</b>	<b>5.9</b>	<b>5.3</b>	<b>19.3</b>	<b>23.4</b>	<b>18.1</b>	<b>33.8</b>	<b>34.6</b>	<b>34.2</b>	<b>40.7</b>	<b>35.9</b>	<b>41.8</b>	<b>0.7</b>	<b>0.1</b>	<b>0.6</b>		
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

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<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
DC MMSA	10,949	152,389	100.0	137,833	88.8	76.5	45.3	4.0	13.6	7.1	9.9	
<b>Total</b>	<b>10,949</b>	<b>152,389</b>	<b>100.0</b>	<b>137,833</b>	<b>88.8</b>	<b>76.5</b>	<b>45.3</b>	<b>4.0</b>	<b>13.6</b>	<b>7.1</b>	<b>9.9</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
DC MMSA	7,082	46,353	100.0	127,934	90.2	85.5	49.4	3.4	13.0	6.4	1.6	
<b>Total</b>	<b>7,082</b>	<b>46,353</b>	<b>100.0</b>	<b>127,934</b>	<b>90.2</b>	<b>85.5</b>	<b>49.4</b>	<b>3.4</b>	<b>13.0</b>	<b>6.4</b>	<b>1.6</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

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<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2020-21</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts					
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate			
<b>Full-Scope:</b>																						
Los Angeles CSA	17,149	14,402,062	50.2	1,018,980	2.6	2.5	2.3	18.6	17.1	16.6	30.8	20.9	30.4	47.9	59.0	50.4	0.1	0.5	0.3			
San Jose CSA	13,963	12,573,237	40.9	578,034	3.8	4.1	3.7	16.9	15.9	15.9	37.4	31.9	36.5	41.8	47.8	43.7	0.1	0.3	0.1			
<b>Limited-Scope:</b>																						
Bakersfield MSA	125	21,274	0.4	44,023	5.6	7.2	3.3	15.8	19.2	9.8	32.3	22.4	29.0	46.2	51.2	57.1	0.1	0.0	0.8			
Fresno CSA	275	60,507	0.8	53,831	3.0	2.9	2.1	23.2	25.1	16.3	22.8	19.6	20.1	51.0	52.4	61.5	0.0	0.0	0.0			
Sacramento MSA	656	222,876	1.9	106,024	6.9	6.6	7.9	24.4	21.0	22.3	36.0	37.2	35.8	32.7	35.2	33.9	0.1	0.0	0.1			
San Diego MSA	1,994	1,608,265	5.8	215,863	2.8	3.0	2.8	15.1	13.9	14.2	35.5	25.5	34.0	46.6	57.5	49.0	0.0	0.0	0.0			
<b>Total</b>	<b>34,162</b>	<b>28,888,221</b>	<b>100.0</b>	<b>2,016,755</b>	<b>3.2</b>	<b>3.3</b>	<b>3.1</b>	<b>18.1</b>	<b>16.6</b>	<b>16.3</b>	<b>33.2</b>	<b>26.0</b>	<b>32.5</b>	<b>45.4</b>	<b>53.8</b>	<b>47.9</b>	<b>0.1</b>	<b>0.4</b>	<b>0.2</b>			
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																						

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<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																				<b>2022</b>
<b>Assessment Area:</b>	<b>Total Home Mortgage Loans</b>				<b>Low-Income Tracts</b>			<b>Moderate-Income Tracts</b>			<b>Middle-Income Tracts</b>			<b>Upper-Income Tracts</b>			<b>Not Available-Income Tracts</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% of Owner-Occupied Housing Units</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
<b>Full-Scope:</b>																				
Los Angeles CSA	4,113	4,713,407	54.9	419,552	1.6	1.9	1.9	18.3	18.1	18.0	34.1	20.5	33.8	45.6	58.7	45.7	0.4	0.8	0.6	
San Jose CSA	2,618	3,516,542	35.0	201,849	3.0	3.2	3.2	17.3	16.0	17.3	39.0	33.8	38.7	40.0	46.5	40.3	0.6	0.5	0.5	
<b>Limited-Scope:</b>																				
Bakersfield MSA	35	27,396	0.5	23,768	3.8	2.9	3.3	21.8	37.1	17.1	30.3	17.1	31.6	43.5	42.9	47.4	0.7	0.0	0.5	
Fresno CSA	72	20,992	1.0	27,012	5.0	4.2	3.8	19.5	26.4	17.7	27.1	22.2	26.7	48.5	47.2	51.8	0.0	0.0	0.0	
Sacramento MSA	152	116,305	2.0	46,330	5.3	8.6	6.3	23.9	27.0	25.3	39.6	19.7	35.9	31.0	44.7	32.1	0.2	0.0	0.3	
San Diego MSA	498	541,751	6.7	82,558	2.4	2.4	2.4	15.8	14.1	15.6	37.2	29.5	37.6	44.4	54.0	44.1	0.2	0.0	0.2	
<b>Total</b>	<b>7,488</b>	<b>8,936,393</b>	<b>100.0</b>	<b>801,069</b>	<b>2.4</b>	<b>2.6</b>	<b>2.6</b>	<b>18.2</b>	<b>17.4</b>	<b>18.0</b>	<b>35.7</b>	<b>25.7</b>	<b>35.2</b>	<b>43.3</b>	<b>53.6</b>	<b>43.6</b>	<b>0.4</b>	<b>0.6</b>	<b>0.5</b>	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

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<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>	
<b>Assessment Area:</b>	<b>Total Home Mortgage Loans</b>				<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
<b>Full-Scope:</b>																				
Los Angeles CSA	17,149	14,402,062	50.2	1,018,980	23.9	4.9	3.1	16.5	15.5	8.5	17.6	11.7	17.8	42.0	66.7	51.8	0.0	1.3	18.8	
San Jose CSA	13,963	12,573,237	40.9	578,034	23.8	6.1	4.6	16.2	16.3	11.9	18.3	12.8	20.1	41.7	63.9	51.5	0.0	0.9	11.8	
<b>Limited-Scope:</b>																				
Bakersfield MSA	125	21,274	0.4	44,023	24.8	4.8	1.8	16.4	10.4	8.5	16.1	24.0	19.2	42.7	60.8	49.4	0.0	0.0	21.1	
Fresno CSA	275	60,507	0.8	53,831	25.0	8.0	2.0	16.1	14.5	9.0	16.5	20.7	19.2	42.5	54.2	49.2	0.0	2.5	20.7	
Sacramento MSA	656	222,876	1.9	106,024	26.7	11.3	5.0	17.3	17.5	16.4	18.6	26.2	24.8	37.4	44.1	38.7	0.0	0.9	15.2	
San Diego MSA	1,994	1,608,265	5.8	215,863	23.6	7.7	3.1	16.9	27.3	9.4	17.8	8.9	18.4	41.7	54.3	49.9	0.0	1.7	19.2	
<b>Total</b>	<b>34,162</b>	<b>28,888,221</b>	<b>100.0</b>	<b>2,016,755</b>	<b>24.0</b>	<b>5.7</b>	<b>3.6</b>	<b>16.5</b>	<b>16.5</b>	<b>10.0</b>	<b>17.8</b>	<b>12.4</b>	<b>19.0</b>	<b>41.7</b>	<b>64.3</b>	<b>50.7</b>	<b>0.0</b>	<b>1.2</b>	<b>16.8</b>	
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

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	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Los Angeles CSA	4,113	4,713,407	54.9	419,552	23.1	3.8	4.3	16.7	10.8	8.3	18.4	9.7	17.1	41.7	74.7	51.7	0.0	0.9	18.5
San Jose CSA	2,618	3,516,542	35.0	201,849	23.0	6.5	5.4	16.5	13.3	11.0	18.8	10.0	18.3	41.6	68.9	52.1	0.0	1.2	13.3
<b>Limited Scope:</b>																			
Bakersfield MSA	35	27,396	0.5	23,768	23.5	8.6	2.5	17.1	34.3	10.0	17.5	20.0	21.1	42.0	34.3	47.7	0.0	2.9	18.8
Fresno CSA	72	20,992	1.0	27,012	24.1	9.7	2.7	16.4	19.4	9.6	17.7	19.4	20.6	41.8	51.4	48.9	0.0	0.0	18.2
Sacramento MSA	152	116,305	2.0	46,330	26.1	9.2	5.6	18.1	19.7	16.0	19.2	11.8	24.3	36.6	57.9	39.4	0.0	1.3	14.7
San Diego MSA	498	541,751	6.7	82,558	22.8	7.6	4.3	17.3	21.7	8.8	18.7	6.0	18.5	41.2	62.2	53.7	0.0	2.4	14.7
<b>Total</b>	<b>7,488</b>	<b>8,936,393</b>	<b>100.0</b>	<b>801,069</b>	<b>23.3</b>	<b>5.2</b>	<b>4.5</b>	<b>16.8</b>	<b>12.8</b>	<b>9.6</b>	<b>18.5</b>	<b>9.7</b>	<b>18.2</b>	<b>41.4</b>	<b>71.1</b>	<b>51.1</b>	<b>0.0</b>	<b>1.1</b>	<b>16.6</b>
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0% CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

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Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
Los Angeles CSA	93,604	1,077,887	63.8	765,991	4.8	4.8	4.5	20.2	24.6	20.1	26.9	30.8	27.3	46.6	39.2	46.4	1.5	0.6	1.7		
San Jose CSA	28,755	440,465	19.6	309,200	8.4	7.9	7.9	18.8	20.9	18.8	32.9	35.7	33.8	39.4	35.3	38.3	0.5	0.3	1.2		
<b>Limited Scope:</b>																					
Bakersfield MSA	2,570	19,601	1.8	19,566	5.4	6.1	4.1	19.7	19.3	16.9	26.7	30.0	24.7	47.4	44.0	52.5	0.8	0.5	1.8		
Fresno CSA	3,206	44,071	2.2	26,214	5.9	5.2	4.4	26.9	25.7	21.9	21.5	24.4	23.6	44.5	44.0	48.5	1.2	0.7	1.6		
Sacramento MSA	4,766	39,374	3.2	43,907	12.4	12.1	11.6	28.4	28.0	25.2	29.3	31.1	30.3	27.2	28.3	30.7	2.7	0.5	2.3		
San Diego MSA	13,852	140,343	9.4	118,477	5.6	7.0	5.1	14.7	19.4	13.8	34.7	35.2	34.2	44.9	38.3	46.1	0.1	0.1	0.8		
<b>Total</b>	<b>146,753</b>	<b>1,761,741</b>	<b>100.0</b>	<b>1,283,355</b>	<b>6.1</b>	<b>5.9</b>	<b>5.6</b>	<b>19.7</b>	<b>23.4</b>	<b>19.4</b>	<b>29.2</b>	<b>32.0</b>	<b>29.5</b>	<b>43.8</b>	<b>38.2</b>	<b>44.0</b>	<b>1.1</b>	<b>0.5</b>	<b>1.5</b>		
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																			2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Los Angeles CSA	54,927	297,917	64.1	732,869	3.3	3.4	3.0	19.3	23.9	19.7	29.5	34.4	30.6	45.7	37.2	44.5	2.2	1.1	2.2
San Jose CSA	15,103	83,728	17.6	272,556	5.7	6.2	5.4	17.9	21.0	18.3	34.5	38.2	35.6	38.6	33.5	37.7	3.3	1.2	2.9
<b>Limited-Scope:</b>																			
Bakersfield MSA	1,843	8,077	2.1	20,063	5.3	5.9	3.9	20.2	23.5	17.1	28.1	28.5	28.8	40.9	39.7	45.3	5.6	2.4	4.9
Fresno CSA	2,054	11,835	2.4	25,842	7.8	7.1	5.9	22.7	21.6	21.2	28.1	27.1	26.7	40.4	43.5	44.9	0.9	0.7	1.3
Sacramento MSA	2,849	15,378	3.3	43,050	10.2	9.1	9.8	30.2	25.6	25.1	32.0	36.2	33.2	25.3	28.3	30.2	2.3	0.9	1.8
San Diego MSA	8,961	51,311	10.5	113,825	3.8	4.8	3.3	17.7	20.0	16.3	34.0	37.0	33.8	43.7	37.6	45.3	0.8	0.5	1.3
<b>Total</b>	<b>85,737</b>	<b>468,246</b>	<b>100.0</b>	<b>1,208,205</b>	<b>4.3</b>	<b>4.4</b>	<b>3.9</b>	<b>19.4</b>	<b>23.0</b>	<b>19.2</b>	<b>31.2</b>	<b>35.1</b>	<b>32.0</b>	<b>42.8</b>	<b>36.5</b>	<b>42.6</b>	<b>2.3</b>	<b>1.0</b>	<b>2.3</b>
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>											<b>2020-21</b>	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Los Angeles CSA	93,604	1,077,887	63.8	765,991	90.3	80.1	42.6	3.8	11.2	6.0	8.7	
San Jose CSA	28,755	440,465	19.6	309,200	88.6	76.3	45.8	4.3	13.2	7.1	10.5	
<b>Limited-Scope:</b>												
Bakersfield MSA	2,570	19,601	1.8	19,566	87.6	79.9	37.6	3.6	11.1	8.8	9.0	
Fresno CSA	3,206	44,071	2.2	26,214	87.3	76.9	37.8	3.9	14.0	8.8	9.0	
Sacramento MSA	4,766	39,374	3.2	43,907	89.0	79.7	46.1	3.1	10.2	7.9	10.2	
San Diego MSA	13,852	140,343	9.4	118,477	90.1	79.8	43.7	3.7	11.5	6.3	8.8	
<b>Total</b>	<b>146,753</b>	<b>1,761,741</b>	<b>100.0</b>	<b>1,283,355</b>	<b>89.7</b>	<b>79.3</b>	<b>43.4</b>	<b>3.9</b>	<b>11.7</b>	<b>6.5</b>	<b>9.1</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Los Angeles CSA	54,927	297,917	64.1	732,869	91.4	86.1	49.4	3.2	11.1	5.4	2.8	
San Jose CSA	15,103	83,728	17.6	272,556	89.8	84.1	52.9	3.7	13.0	6.5	2.9	
<b>Limited-Scope:</b>												
Bakersfield MSA	1,843	8,077	2.1	20,063	88.7	86.6	44.1	3.1	9.0	8.2	4.4	
Fresno CSA	2,054	11,835	2.4	25,842	88.9	83.4	45.4	3.3	14.2	7.9	2.4	
Sacramento MSA	2,849	15,378	3.3	43,050	91.0	86.8	53.5	2.5	9.8	6.6	3.4	
San Diego MSA	8,961	51,311	10.5	113,825	91.2	86.2	49.4	3.1	11.5	5.7	2.3	
<b>Total</b>	<b>85,737</b>	<b>468,246</b>	<b>100.0</b>	<b>1,208,205</b>	<b>90.9</b>	<b>85.8</b>	<b>50.2</b>	<b>3.3</b>	<b>11.4</b>	<b>5.9</b>	<b>2.8</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Miami MSA	3,275	2,948,887	96.7	258,889	2.6	2.1	2.1	23.2	20.3	19.1	32.9	21.1	32.4	41.2	55.6	46.0	0.2	0.9	0.4
<b>Limited-Scope:</b>																			
Jacksonville MSA	112	29,475	3.3	53,643	5.8	0.0	3.1	23.6	23.2	20.0	39.8	29.5	39.9	30.8	47.3	36.9	0.0	0.0	0.0
<b>Total</b>	<b>3,387</b>	<b>2,978,362</b>	<b>100.0</b>	<b>312,532</b>	<b>3.0</b>	<b>2.1</b>	<b>2.3</b>	<b>23.2</b>	<b>20.4</b>	<b>19.2</b>	<b>33.8</b>	<b>21.4</b>	<b>33.7</b>	<b>39.8</b>	<b>55.3</b>	<b>44.5</b>	<b>0.1</b>	<b>0.8</b>	<b>0.3</b>
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Miami MSA	1,443	1,679,694	95.2	161,008	2.9	3.3	2.4	21.8	24.6	20.4	32.1	21.4	32.0	42.2	48.9	44.1	1.0	1.8	1.1
<b>Limited-Scope:</b>																			
Jacksonville MSA	72	22,996	4.8	35,637	5.8	12.5	4.5	25.2	30.6	26.9	36.8	26.4	39.7	31.4	30.6	28.1	0.7	0.0	0.8
<b>Total</b>	<b>1,515</b>	<b>1,702,690</b>	<b>100.0</b>	<b>196,645</b>	<b>3.3</b>	<b>3.7</b>	<b>2.8</b>	<b>22.3</b>	<b>24.9</b>	<b>21.6</b>	<b>32.7</b>	<b>21.7</b>	<b>33.4</b>	<b>40.7</b>	<b>48.1</b>	<b>41.2</b>	<b>1.0</b>	<b>1.7</b>	<b>1.0</b>
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Miami MSA	3,275	2,948,887	96.7	258,889	23.1	2.8	2.4	17.0	13.2	9.5	17.7	12.7	18.0	42.2	63.2	52.3	0.0	8.0	17.8	
<b>Limited-Scope:</b>																				
Jacksonville MSA	112	29,475	3.3	53,643	25.1	8.0	5.6	18.1	13.4	16.6	19.7	14.3	20.4	37.2	52.7	33.6	0.0	11.6	23.8	
<b>Total</b>	<b>3,387</b>	<b>2,978,362</b>	<b>100.0</b>	<b>312,532</b>	<b>23.4</b>	<b>3.0</b>	<b>2.9</b>	<b>17.1</b>	<b>13.2</b>	<b>10.7</b>	<b>18.0</b>	<b>12.8</b>	<b>18.4</b>	<b>41.5</b>	<b>62.9</b>	<b>49.1</b>	<b>0.0</b>	<b>8.1</b>	<b>18.8</b>	
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>	
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers			
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Miami MSA	1,443	1,679,694	95.2	161,008	22.5	4.9	3.1	17.6	12.1	9.2	18.0	11.4	16.7	41.9	65.0	53.4	0.0	6.6	17.6	
<b>Limited-Scope:</b>																				
Jacksonville MSA	72	22,996	4.8	35,637	24.5	12.5	7.5	19.7	23.6	19.4	19.8	11.1	22.3	36.1	45.8	30.4	0.0	6.9	20.4	
<b>Total</b>	<b>1,515</b>	<b>1,702,690</b>	<b>100.0</b>	<b>196,645</b>	<b>22.7</b>	<b>5.2</b>	<b>3.9</b>	<b>17.9</b>	<b>12.7</b>	<b>11.1</b>	<b>18.3</b>	<b>11.4</b>	<b>17.7</b>	<b>41.1</b>	<b>64.1</b>	<b>49.2</b>	<b>0.0</b>	<b>6.6</b>	<b>18.1</b>	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Miami MSA	30,203	340,945	92.7	395,476	4.1	3.7	4.5	22.2	24.1	23.4	28.3	27.2	28.6	44.1	44.0	42.2	1.2	1.0	1.4	
<b>Limited-Scope:</b>																				
Jacksonville MSA	2,379	14,104	7.3	30,000	6.5	6.3	6.7	25.8	29.5	25.3	33.8	34.6	32.3	33.9	29.5	35.4	0.0	0.0	0.3	
<b>Total</b>	<b>32,582</b>	<b>355,049</b>	<b>100.0</b>	<b>425,476</b>	<b>4.4</b>	<b>3.9</b>	<b>4.6</b>	<b>22.6</b>	<b>24.5</b>	<b>23.5</b>	<b>28.8</b>	<b>27.7</b>	<b>28.8</b>	<b>43.2</b>	<b>42.9</b>	<b>41.7</b>	<b>1.1</b>	<b>0.9</b>	<b>1.3</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Miami MSA	21,174	116,618	93.0	371,167	2.9	2.9	2.9	22.1	21.6	21.9	29.2	29.9	29.5	43.1	43.7	43.1	2.7	1.9	2.7	
<b>Limited-Scope:</b>																				
Jacksonville MSA	1,588	7,982	7.0	29,756	6.9	7.6	7.0	26.8	28.3	23.3	36.5	37.1	36.8	27.0	24.9	30.2	2.7	2.1	2.7	
<b>Total</b>	<b>22,762</b>	<b>124,600</b>	<b>100.0</b>	<b>400,923</b>	<b>3.2</b>	<b>3.2</b>	<b>3.2</b>	<b>22.5</b>	<b>22.1</b>	<b>22.0</b>	<b>29.9</b>	<b>30.4</b>	<b>30.0</b>	<b>41.7</b>	<b>42.4</b>	<b>42.1</b>	<b>2.7</b>	<b>1.9</b>	<b>2.7</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Miami MSA	30,203	340,945	92.7	395,476	94.4	78.4	41.0	1.9	14.6	3.7	7.0	
<b>Limited-Scope:</b>												
Jacksonville MSA	2,379	14,104	7.3	30,000	91.6	80.8	39.7	2.5	10.8	5.9	8.4	
<b>Total</b>	<b>32,582</b>	<b>355,049</b>	<b>100.0</b>	<b>425,476</b>	<b>94.1</b>	<b>78.6</b>	<b>40.9</b>	<b>1.9</b>	<b>14.3</b>	<b>3.9</b>	<b>7.1</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Miami MSA	21,174	116,618	93.0	371,167	95.0	84.8	50.4	1.6	14.0	3.4	1.2	
<b>Limited-Scope:</b>												
Jacksonville MSA	1,588	7,982	7.0	29,756	92.7	86.6	46.8	2.0	12.2	5.3	1.3	
<b>Total</b>	<b>22,762</b>	<b>124,600</b>	<b>100.0</b>	<b>400,923</b>	<b>94.8</b>	<b>84.9</b>	<b>50.2</b>	<b>1.6</b>	<b>13.9</b>	<b>3.6</b>	<b>1.2</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

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Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Chicago MSA	5,651	1,936,630	100.0	447,521	4.5	5.4	3.2	18.0	18.0	13.7	34.4	22.6	32.4	43.0	53.8	50.5	0.1	0.2	0.1
<b>Total</b>	<b>5,651</b>	<b>1,936,630</b>	<b>100.0</b>	<b>447,521</b>	<b>4.5</b>	<b>5.4</b>	<b>3.2</b>	<b>18.0</b>	<b>18.0</b>	<b>13.7</b>	<b>34.4</b>	<b>22.6</b>	<b>32.4</b>	<b>43.0</b>	<b>53.8</b>	<b>50.5</b>	<b>0.1</b>	<b>0.2</b>	<b>0.1</b>
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%, CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Chicago MSA	1,707	969,583	100.0	214,997	4.5	5.6	4.4	18.6	18.0	17.1	35.9	25.2	35.1	40.7	50.7	43.2	0.2	0.5	0.3
<b>Total</b>	<b>1,707</b>	<b>969,583</b>	<b>100.0</b>	<b>214,997</b>	<b>4.5</b>	<b>5.6</b>	<b>4.4</b>	<b>18.6</b>	<b>18.0</b>	<b>17.1</b>	<b>35.9</b>	<b>25.2</b>	<b>35.1</b>	<b>40.7</b>	<b>50.7</b>	<b>43.2</b>	<b>0.2</b>	<b>0.5</b>	<b>0.3</b>
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%, CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
Chicago MSA	5,651	1,936,630	100.0	447,521	23.5	8.5	6.2	16.3	18.0	15.9	18.5	18.3	20.8	41.7	53.4	41.1	0.0	1.8	16.0		
<b>Total</b>	<b>5,651</b>	<b>1,936,630</b>	<b>100.0</b>	<b>447,521</b>	<b>23.5</b>	<b>8.5</b>	<b>6.2</b>	<b>16.3</b>	<b>18.0</b>	<b>15.9</b>	<b>18.5</b>	<b>18.3</b>	<b>20.8</b>	<b>41.7</b>	<b>53.4</b>	<b>41.1</b>	<b>0.0</b>	<b>1.8</b>	<b>16.0</b>		
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
Chicago MSA	1,707	969,583	100.0	214,997	23.0	17.5	10.0	16.5	20.3	21.0	19.1	13.8	20.6	41.3	47.4	31.8	0.0	1.1	16.7		
<b>Total</b>	<b>1,707</b>	<b>969,583</b>	<b>100.0</b>	<b>214,997</b>	<b>23.0</b>	<b>17.5</b>	<b>10.0</b>	<b>16.5</b>	<b>20.3</b>	<b>21.0</b>	<b>19.1</b>	<b>13.8</b>	<b>20.6</b>	<b>41.3</b>	<b>47.4</b>	<b>31.8</b>	<b>0.0</b>	<b>1.1</b>	<b>16.7</b>		
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2020-21</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
Chicago MSA	25,872	334,392	100.0	292,769	6.2	5.4	7.1	16.8	18.6	19.0	28.1	31.5	29.8	48.4	44.3	43.6	0.5	0.2	0.5		
<b>Total</b>	<b>25,872</b>	<b>334,392</b>	<b>100.0</b>	<b>292,769</b>	<b>6.2</b>	<b>5.4</b>	<b>7.1</b>	<b>16.8</b>	<b>18.6</b>	<b>19.0</b>	<b>28.1</b>	<b>31.5</b>	<b>29.8</b>	<b>48.4</b>	<b>44.3</b>	<b>43.6</b>	<b>0.5</b>	<b>0.2</b>	<b>0.5</b>		
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																			<b>2022</b>		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
Chicago MSA	16,114	94,987	100.0	250,849	5.9	5.7	4.6	17.1	19.1	16.2	30.8	33.9	33.6	45.6	40.9	45.0	0.5	0.3	0.6		
<b>Total</b>	<b>16,114</b>	<b>94,987</b>	<b>100.0</b>	<b>250,849</b>	<b>5.9</b>	<b>5.7</b>	<b>4.6</b>	<b>17.1</b>	<b>19.1</b>	<b>16.2</b>	<b>30.8</b>	<b>33.9</b>	<b>33.6</b>	<b>45.6</b>	<b>40.9</b>	<b>45.0</b>	<b>0.5</b>	<b>0.3</b>	<b>0.6</b>		
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

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<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Chicago MSA	25,872	334,392	100.0	292,769	86.8	75.6	41.6	5.1	15.3	8.2	9.1	
<b>Total</b>	<b>25,872</b>	<b>334,392</b>	<b>100.0</b>	<b>292,769</b>	<b>86.8</b>	<b>75.6</b>	<b>41.6</b>	<b>5.1</b>	<b>15.3</b>	<b>8.2</b>	<b>9.1</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Chicago MSA	16,114	94,987	100.0	250,849	89.5	83.6	51.0	3.9	14.3	6.5	2.1	
<b>Total</b>	<b>16,114</b>	<b>94,987</b>	<b>100.0</b>	<b>250,849</b>	<b>89.5</b>	<b>83.6</b>	<b>51.0</b>	<b>3.9</b>	<b>14.3</b>	<b>6.5</b>	<b>2.1</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

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Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Las Vegas MSA	587	338,078	100.0	155,149	1.9	2.2	1.3	16.9	15.2	12.0	41.7	33.4	42.8	39.5	49.2	43.9	0.0	0.0	0.0
<b>Total</b>	<b>587</b>	<b>338,078</b>	<b>100.0</b>	<b>155,149</b>	<b>1.9</b>	<b>2.2</b>	<b>1.3</b>	<b>16.9</b>	<b>15.2</b>	<b>12.0</b>	<b>41.7</b>	<b>33.4</b>	<b>42.8</b>	<b>39.5</b>	<b>49.2</b>	<b>43.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

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Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts		
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate
<b>Full-Scope:</b>																			
Las Vegas MSA	257	151,532	100.0	81,010	2.4	3.9	2.2	15.7	19.5	15.7	42.7	33.9	40.1	39.0	42.4	41.8	0.2	0.4	0.1
<b>Total</b>	<b>257</b>	<b>151,532</b>	<b>100.0</b>	<b>81,010</b>	<b>2.4</b>	<b>3.9</b>	<b>2.2</b>	<b>15.7</b>	<b>19.5</b>	<b>15.7</b>	<b>42.7</b>	<b>33.9</b>	<b>40.1</b>	<b>39.0</b>	<b>42.4</b>	<b>41.8</b>	<b>0.2</b>	<b>0.4</b>	<b>0.1</b>
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																			

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	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate																																																															
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	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate																																																															
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Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts																					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate																			
<b>Full-Scope:</b>																																						
Las Vegas MSA	4,642	43,079	100.0	73,338	3.8	3.6	3.0	20.8	20.7	18.2	38.7	39.0	38.7	36.1	36.5	39.5	0.6	0.2	0.7																			
<b>Total</b>	<b>4,642</b>	<b>43,079</b>	<b>100.0</b>	<b>73,338</b>	<b>3.8</b>	<b>3.6</b>	<b>3.0</b>	<b>20.8</b>	<b>20.7</b>	<b>18.2</b>	<b>38.7</b>	<b>39.0</b>	<b>38.7</b>	<b>36.1</b>	<b>36.5</b>	<b>39.5</b>	<b>0.6</b>	<b>0.2</b>	<b>0.7</b>																			
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																																						

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2022</b>																		
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts																					
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate																			
<b>Full-Scope:</b>																																						
Las Vegas MSA	2,899	16,000	100.0	70,409	3.5	3.9	3.2	25.1	23.2	21.3	34.1	35.7	35.1	37.0	37.0	40.0	0.3	0.2	0.4																			
<b>Total</b>	<b>2,899</b>	<b>16,000</b>	<b>100.0</b>	<b>70,409</b>	<b>3.5</b>	<b>3.9</b>	<b>3.2</b>	<b>25.1</b>	<b>23.2</b>	<b>21.3</b>	<b>34.1</b>	<b>35.7</b>	<b>35.1</b>	<b>37.0</b>	<b>37.0</b>	<b>40.0</b>	<b>0.3</b>	<b>0.2</b>	<b>0.4</b>																			
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%, CITIBANK N.A. (10000001461) excluded from Aggregate</i>																																						

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Las Vegas MSA	4,642	43,079	100.0	73,338	86.8	73.3	42.2	4.3	14.0	8.9	12.8	
<b>Total</b>	<b>4,642</b>	<b>43,079</b>	<b>100.0</b>	<b>73,338</b>	<b>86.8</b>	<b>73.3</b>	<b>42.2</b>	<b>4.3</b>	<b>14.0</b>	<b>8.9</b>	<b>12.8</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Las Vegas MSA	2,899	16,000	100.0	70,409	91.8	81.9	48.0	2.6	15.9	5.6	2.2	
<b>Total</b>	<b>2,899</b>	<b>16,000</b>	<b>100.0</b>	<b>70,409</b>	<b>91.8</b>	<b>81.9</b>	<b>48.0</b>	<b>2.6</b>	<b>15.9</b>	<b>5.6</b>	<b>2.2</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2020-21</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
San Juan MSA	0	0	0.0	21,305	1.8	0.0	1.4	24.4	0.0	16.6	41.2	0.0	35.4	32.6	0.0	46.1	0.1	0.0	0.5		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>21,305</b>	<b>1.8</b>	<b>0.0</b>	<b>1.4</b>	<b>24.4</b>	<b>0.0</b>	<b>16.6</b>	<b>41.2</b>	<b>0.0</b>	<b>35.4</b>	<b>32.6</b>	<b>0.0</b>	<b>46.1</b>	<b>0.1</b>	<b>0.0</b>	<b>0.5</b>		
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography</b>																			<b>2022</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts				
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
San Juan MSA	0	0	0.0	15,562	2.7	0.0	3.0	23.7	0.0	17.8	37.6	0.0	34.0	35.0	0.0	43.6	1.0	0.0	1.7		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>15,562</b>	<b>2.7</b>	<b>0.0</b>	<b>3.0</b>	<b>23.7</b>	<b>0.0</b>	<b>17.8</b>	<b>37.6</b>	<b>0.0</b>	<b>34.0</b>	<b>35.0</b>	<b>0.0</b>	<b>43.6</b>	<b>1.0</b>	<b>0.0</b>	<b>1.7</b>		
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2020-21</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
San Juan MSA	0	0	0.0	21,305	26.5	0.0	0.6	15.0	0.0	5.3	15.7	0.0	12.1	42.8	0.0	52.2	0.0	0.0	29.7		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>21,305</b>	<b>26.5</b>	<b>0.0</b>	<b>0.6</b>	<b>15.0</b>	<b>0.0</b>	<b>5.3</b>	<b>15.7</b>	<b>0.0</b>	<b>12.1</b>	<b>42.8</b>	<b>0.0</b>	<b>52.2</b>	<b>0.0</b>	<b>0.0</b>	<b>29.7</b>		
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																			<b>2022</b>		
Assessment Area:	Total Home Mortgage Loans				Low-Income Borrowers			Moderate-Income Borrowers			Middle-Income Borrowers			Upper-Income Borrowers			Not Available-Income Borrowers				
	#	\$	% of Total	Overall Market	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate	% Families	% Bank Loans	Aggregate		
<b>Full-Scope:</b>																					
San Juan MSA	0	0	0.0	15,562	25.6	0.0	0.8	15.4	0.0	8.2	16.4	0.0	15.1	42.6	0.0	50.2	0.0	0.0	25.8		
<b>Total</b>	<b>0</b>	<b>0</b>	<b>0.0</b>	<b>15,562</b>	<b>25.6</b>	<b>0.0</b>	<b>0.8</b>	<b>15.4</b>	<b>0.0</b>	<b>8.2</b>	<b>16.4</b>	<b>0.0</b>	<b>15.1</b>	<b>42.6</b>	<b>0.0</b>	<b>50.2</b>	<b>0.0</b>	<b>0.0</b>	<b>25.8</b>		
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																					

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<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
San Juan MSA	2,208	8,798	100.0	34,476	4.8	2.5	3.1	23.5	21.9	16.5	24.7	35.5	28.4	44.6	39.6	48.7	2.4	0.5	3.2	
<b>Total</b>	<b>2,208</b>	<b>8,798</b>	<b>100.0</b>	<b>34,476</b>	<b>4.8</b>	<b>2.5</b>	<b>3.1</b>	<b>23.5</b>	<b>21.9</b>	<b>16.5</b>	<b>24.7</b>	<b>35.5</b>	<b>28.4</b>	<b>44.6</b>	<b>39.6</b>	<b>48.7</b>	<b>2.4</b>	<b>0.5</b>	<b>3.2</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

<b>Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography</b>																				<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
San Juan MSA	2,036	8,046	100.0	20,161	7.7	3.7	2.9	18.0	19.1	13.7	23.5	35.9	24.5	44.5	39.2	49.2	6.3	2.2	9.6	
<b>Total</b>	<b>2,036</b>	<b>8,046</b>	<b>100.0</b>	<b>20,161</b>	<b>7.7</b>	<b>3.7</b>	<b>2.9</b>	<b>18.0</b>	<b>19.1</b>	<b>13.7</b>	<b>23.5</b>	<b>35.9</b>	<b>24.5</b>	<b>44.5</b>	<b>39.2</b>	<b>49.2</b>	<b>6.3</b>	<b>2.2</b>	<b>9.6</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

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Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2020-21	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
San Juan MSA	2,208	8,798	100.0	34,476	72.8	84.3	24.4	13.9	6.7	13.3	8.9	
<b>Total</b>	<b>2,208</b>	<b>8,798</b>	<b>100.0</b>	<b>34,476</b>	<b>72.8</b>	<b>84.3</b>	<b>24.4</b>	<b>13.9</b>	<b>6.7</b>	<b>13.3</b>	<b>8.9</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues											2022	
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
San Juan MSA	2,036	8,046	100.0	20,161	60.9	91.2	53.5	22.2	5.2	17.0	3.6	
<b>Total</b>	<b>2,036</b>	<b>8,046</b>	<b>100.0</b>	<b>20,161</b>	<b>60.9</b>	<b>91.2</b>	<b>53.5</b>	<b>22.2</b>	<b>5.2</b>	<b>17.0</b>	<b>3.6</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.            Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2020-21	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Sioux Falls MSA	51	8,512	100.0	18,297	0.0	0.0	0.0	20.0	21.6	15.0	55.3	47.1	52.4	24.8	31.4	32.6	0.0	0.0	0.0	
<b>Total</b>	<b>51</b>	<b>8,512</b>	<b>100.0</b>	<b>18,297</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>20.0</b>	<b>21.6</b>	<b>15.0</b>	<b>55.3</b>	<b>47.1</b>	<b>52.4</b>	<b>24.8</b>	<b>31.4</b>	<b>32.6</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2015 ACS; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

Table O: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Geography																			2022	
Assessment Area:	Total Home Mortgage Loans				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	% of Owner-Occupied Housing Units	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Sioux Falls MSA	22	4,988	100.0	11,305	1.0	4.5	1.0	19.1	45.5	16.7	56.9	31.8	59.0	23.0	18.2	23.4	0.0	0.0	0.0	
<b>Total</b>	<b>22</b>	<b>4,988</b>	<b>100.0</b>	<b>11,305</b>	<b>1.0</b>	<b>4.5</b>	<b>1.0</b>	<b>19.1</b>	<b>45.5</b>	<b>16.7</b>	<b>56.9</b>	<b>31.8</b>	<b>59.0</b>	<b>23.0</b>	<b>18.2</b>	<b>23.4</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	
<i>Source: 2020 U.S. Census; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.



<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2020-21</b>
<b>Total Home Mortgage Loans</b>					<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
<b>Full-Scope:</b>																				
Sioux Falls MSA	51	8,512	100.0	18,297	19.0	15.7	7.2	18.1	33.3	20.3	24.4	5.9	20.8	38.5	13.7	33.2	0.0	31.4	18.6	
<b>Total</b>	<b>51</b>	<b>8,512</b>	<b>100.0</b>	<b>18,297</b>	<b>19.0</b>	<b>15.7</b>	<b>7.2</b>	<b>18.1</b>	<b>33.3</b>	<b>20.3</b>	<b>24.4</b>	<b>5.9</b>	<b>20.8</b>	<b>38.5</b>	<b>13.7</b>	<b>33.2</b>	<b>0.0</b>	<b>31.4</b>	<b>18.6</b>	
<i>Source: 2015 ACS ; 01/01/2020 - 12/31/2021 Bank Data, 2021 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

<b>Table P: Assessment Area Distribution of Home Mortgage Loans by Income Category of the Borrower</b>																				<b>2022</b>
<b>Total Home Mortgage Loans</b>					<b>Low-Income Borrowers</b>			<b>Moderate-Income Borrowers</b>			<b>Middle-Income Borrowers</b>			<b>Upper-Income Borrowers</b>			<b>Not Available-Income Borrowers</b>			
<b>Assessment Area:</b>	<b>#</b>	<b>\$</b>	<b>% of Total</b>	<b>Overall Market</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	<b>% Families</b>	<b>% Bank Loans</b>	<b>Aggregate</b>	
<b>Full-Scope:</b>																				
Sioux Falls MSA	22	4,988	100.0	11,305	18.6	18.2	7.3	18.1	31.8	20.1	25.0	9.1	23.1	38.3	31.8	34.5	0.0	9.1	15.0	
<b>Total</b>	<b>22</b>	<b>4,988</b>	<b>100.0</b>	<b>11,305</b>	<b>18.6</b>	<b>18.2</b>	<b>7.3</b>	<b>18.1</b>	<b>31.8</b>	<b>20.1</b>	<b>25.0</b>	<b>9.1</b>	<b>23.1</b>	<b>38.3</b>	<b>31.8</b>	<b>34.5</b>	<b>0.0</b>	<b>9.1</b>	<b>15.0</b>	
<i>Source: 2020 U.S. Census ; 01/01/2022 - 12/31/2022 Bank Data, 2022 HMDA Aggregate Data, "--" data not available. Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2020-21
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Sioux Falls MSA	288	2,473	100.0	8,462	0.0	0.0	0.0	35.1	30.6	29.6	38.1	37.8	40.9	26.7	31.6	28.9	0.0	0.0	0.6	
<b>Total</b>	<b>288</b>	<b>2,473</b>	<b>100.0</b>	<b>8,462</b>	<b>0.0</b>	<b>0.0</b>	<b>0.0</b>	<b>35.1</b>	<b>30.6</b>	<b>29.6</b>	<b>38.1</b>	<b>37.8</b>	<b>40.9</b>	<b>26.7</b>	<b>31.6</b>	<b>28.9</b>	<b>0.0</b>	<b>0.0</b>	<b>0.6</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

Table Q: Assessment Area Distribution of Loans to Small Businesses by Income Category of the Geography																				2022
Assessment Area:	Total Loans to Small Businesses				Low-Income Tracts			Moderate-Income Tracts			Middle-Income Tracts			Upper-Income Tracts			Not Available-Income Tracts			
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	Aggregate	
<b>Full-Scope:</b>																				
Sioux Falls MSA	223	1,193	100.0	6,781	9.4	4.0	4.8	24.1	30.0	23.2	43.0	44.8	47.4	20.8	20.2	21.9	2.6	0.9	2.7	
<b>Total</b>	<b>223</b>	<b>1,193</b>	<b>100.0</b>	<b>6,781</b>	<b>9.4</b>	<b>4.0</b>	<b>4.8</b>	<b>24.1</b>	<b>30.0</b>	<b>23.2</b>	<b>43.0</b>	<b>44.8</b>	<b>47.4</b>	<b>20.8</b>	<b>20.2</b>	<b>21.9</b>	<b>2.6</b>	<b>0.9</b>	<b>2.7</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%. CITIBANK N.A. (10000001461) excluded from Aggregate</i>																				

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2020-21</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Sioux Falls MSA	288	2,473	100.0	8,462	87.0	83.0	52.9	4.1	12.2	8.9	4.9	
<b>Total</b>	<b>288</b>	<b>2,473</b>	<b>100.0</b>	<b>8,462</b>	<b>87.0</b>	<b>83.0</b>	<b>52.9</b>	<b>4.1</b>	<b>12.2</b>	<b>8.9</b>	<b>4.9</b>	
<i>Source: 2021 D&amp;B Data; 01/01/2020 - 12/31/2021 Bank Data; 2021 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%, CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

<b>Table R: Assessment Area Distribution of Loans to Small Businesses by Gross Annual Revenues</b>												<b>2022</b>
Assessment Area:	Total Loans to Small Businesses				Businesses with Revenues <= 1MM			Businesses with Revenues > 1MM		Businesses with Revenues Not Available		
	#	\$	% of Total	Overall Market	% Businesses	% Bank Loans	Aggregate	% Businesses	% Bank Loans	% Businesses	% Bank Loans	
<b>Full-Scope:</b>												
Sioux Falls MSA	223	1,193	100.0	6,781	89.3	84.8	51.4	3.2	13.9	7.5	1.3	
<b>Total</b>	<b>223</b>	<b>1,193</b>	<b>100.0</b>	<b>6,781</b>	<b>89.3</b>	<b>84.8</b>	<b>51.4</b>	<b>3.2</b>	<b>13.9</b>	<b>7.5</b>	<b>1.3</b>	
<i>Source: 2022 D&amp;B Data; 01/01/2022 - 12/31/2022 Bank Data; 2022 CRA Aggregate Data, "--" data not available.                      Due to rounding, totals may not equal 100.0%, CITIBANK N.A. (10000001461) excluded from Aggregate</i>												

The total loan amount presented in the tables for each assessment area may differ from the total loan amount reported in the aggregate table due to how the underlying loan data is rounded in each table.

# Financial Center Listing

Citibank, National Association  
Financial Center Listing

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
120 Broadway	120 BROADWAY	NEW YORK	NY	10271	M-F 9:00-5:00	35614	36	061	0007.00	292.5	UPPER
Madison & 42nd	330 MADISON AVE	NEW YORK	NY	10017	M-F 9:00-5:00	35614	36	061	0094.00	0.0	UNKNOWN
Water Street	176 WATER ST	NEW YORK	NY	10038	M-F 9:00-5:00	35614	36	061	0015.01	179.2	UPPER
Broadway & 56th	1748 BROADWAY	NEW YORK	NY	10019	M-F 9:00-5:00	35614	36	061	0137.00	292.5	UPPER
Broadway & 96th	2553 BROADWAY	NEW YORK	NY	10025	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0183.00	262.2	UPPER
Broadway & 72nd	170 W 72ND ST	NEW YORK	NY	10023	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0157.00	292.5	UPPER
Park & 57th	460 PARK AVE	NEW YORK	NY	10022	M-F 9:00-5:00	35614	36	061	0112.02	292.5	UPPER
Park & 32nd	1 PARK AVE	NEW YORK	NY	10016	M-F 9:00-5:00	35614	36	061	0072.00	292.5	UPPER
Broadway & 86th	2350 BROADWAY	NEW YORK	NY	10024	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0171.00	233.2	UPPER
Yorkville	123 E 86TH ST	NEW YORK	NY	10028	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0148.02	210.6	UPPER
Washington Heights	4249 BROADWAY	NEW YORK	NY	10033	M-F 9:00-5:00	35614	36	061	0265.00	123.3	UPPER
Flushing	3817 MAIN ST	FLUSHING	NY	11354	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0871.00	45.6	LOW
3rd Ave & 72nd Street	171 E 72ND ST	NEW YORK	NY	10021	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0128.00	277.1	UPPER
Madison & 79th	1042 MADISON AVE	NEW YORK	NY	10075	M-F 9:00-5:00	35614	36	061	0142.00	292.5	UPPER
399 Park	399 PARK AVE	NEW YORK	NY	10022	M-F 9:00-5:00	35614	36	061	0100.00	292.5	UPPER
3rd Ave & 64th Street	1091 3RD AVE	NEW YORK	NY	10065	M-F 9:00-5:00	35614	36	061	0118.00	292.5	UPPER
5th Ave & 16th Street	79 5TH AVE	NEW YORK	NY	10003	M-F 9:00-5:00	35614	36	061	0052.00	292.5	UPPER
34th Street & 7th Ave	201 W 34TH ST	NEW YORK	NY	10001	M-F 9:00-5:00	35614	36	061	0109.00	201.1	UPPER
Madison & 91st	1275 MADISON AVE	NEW YORK	NY	10128	M-F 9:00-5:00	35614	36	061	0160.01	292.5	UPPER
Broadway & 111th	2861 BROADWAY	NEW YORK	NY	10025	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0199.00	266.3	UPPER
1st Ave & 79th Street (East End)	1512 1ST AVE	NEW YORK	NY	10075	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0132.03	85.9	MIDDLE
Ave Of The Americas & 23rd St	717 AVENUE OF THE AMERICAS	NEW YORK	NY	10010	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0091.00	292.5	UPPER
Morningside Gardens	1310 AMSTERDAM AVE	NEW YORK	NY	10027	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0211.00	76.7	MODERATE
3rd & 46th	734 3RD AVE	NEW YORK	NY	10017	M-F 9:00-5:00	35614	36	061	0092.00	292.5	UPPER
First & 116th	2261 1ST AVE	NEW YORK	NY	10035	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0188.00	34.2	LOW
City Hall	250 BROADWAY	NEW YORK	NY	10007	M-F 9:00-5:00	35614	36	061	0021.00	292.5	UPPER
One Broadway	1 BROADWAY	NEW YORK	NY	10004	M-F 9:00-5:00	35614	36	061	0013.00	256.3	UPPER
388 Greenwich	388 GREENWICH ST	NEW YORK	NY	10013	M-F 8:00-6:00, S 9:00-3:00	35614	36	061	0039.00	292.5	UPPER
Stapleton	577 BAY ST	STATEN ISLAND	NY	10304	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	085	0021.00	66.7	MODERATE
5th Avenue & 52nd	660 5TH AVE	NEW YORK	NY	10103	M-F 9:00-5:00	35614	36	061	0104.00	199.4	UPPER
Stuyvesant	262 1ST AVE	NEW YORK	NY	10009	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0044.00	191.5	UPPER
Montague Street	195 MONTAGUE ST	BROOKLYN	NY	11201	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0009.00	292.5	UPPER
Bedford Stuyvesant	1398 FULTON ST	BROOKLYN	NY	11216	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0247.00	54.1	MODERATE
Clinton Ave	430 MYRTLE AVE	BROOKLYN	NY	11205	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0195.00	140.5	UPPER
Sunset Park	5324 5TH AVE	BROOKLYN	NY	11220	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0076.00	63.6	MODERATE
Flatbush & Church Ave	885 FLATBUSH AVE	BROOKLYN	NY	11226	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0794.00	63.1	MODERATE
Ridgewood	1455 MYRTLE AVE	BROOKLYN	NY	11237	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0431.00	59.7	MODERATE
Kings Highway	1501 KINGS HWY	BROOKLYN	NY	11229	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0552.00	99.0	MIDDLE
Somers	332 ROUTE 100	SOMERS	NY	10589	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0149.01	292.5	UPPER
18th Ave & 65th Street	6414 18TH AVE	BROOKLYN	NY	11204	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0252.00	71.5	MODERATE
Jamaica	8950 164TH ST	JAMAICA	NY	11432	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0446.01	64.1	MODERATE
Queens Village	21710 JAMAICA AVE	QUEENS VILLAGE	NY	11428	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0568.00	109.2	MIDDLE
Rego Park	9512 63RD RD	REGO PARK	NY	11374	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0717.01	72.4	MODERATE
Forest Hills	10701 71ST AVE	FOREST HILLS	NY	11375	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0711.00	132.7	UPPER
Jackson Heights	8019 ROOSEVELT AVE	JACKSON HEIGHTS	NY	11372	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0283.00	84.4	MIDDLE
Greenpoint	836 MANHATTAN AVE	BROOKLYN	NY	11222	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0575.00	109.7	MIDDLE
Northern Blvd & 51st St	5131 NORTHERN BLVD	WOODSIDE	NY	11377	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0295.00	87.0	MIDDLE
Maspeth	5110 METROPOLITAN AVE	RIDGEWOOD	NY	11385	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0539.01	112.0	MIDDLE
Borough Park	5420 13TH AVE	BROOKLYN	NY	11219	M 9:00-5:00, T-F 9:00-4:00	35614	36	047	0218.00	76.3	MODERATE
Utopia Pkwy	17650 UNION TPKE	FLUSHING	NY	11366	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	1277.00	189.1	UPPER
North Flushing	2547 PARSONS BLVD	FLUSHING	NY	11354	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	1047.00	83.3	MIDDLE
Castleton Corners	1910 VICTORY BLVD	STATEN ISLAND	NY	10314	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	085	0187.01	142.4	UPPER
Bedford Village	442 OLD POST RD	BEDFORD	NY	10506	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35614	36	119	0127.00	273.4	UPPER
Mid-Island	2825 RICHMOND AVE	STATEN ISLAND	NY	10314	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	085	0277.02	105.9	MIDDLE
Queens Blvd & 39th	3818 QUEENS BLVD	LONG ISLAND CITY	NY	11011	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0179.01	81.9	MIDDLE
6th & 46th	1166 6TH AVE	NEW YORK	NY	10036	M-F 9:00-5:00	35614	36	061	0096.00	0.0	UNKNOWN
First & 71st	1330 1ST AVE	NEW YORK	NY	10021	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0124.00	272.3	UPPER
Lincoln Square	162 AMSTERDAM AVE	NEW YORK	NY	10023	M-F 9:00-5:00	35614	36	061	0155.01	292.5	UPPER
5th & 37th	411 5TH AVE	NEW YORK	NY	10016	M-F 9:00-5:00	35614	36	061	0082.00	229.1	UPPER
Inwood	4955 BROADWAY	NEW YORK	NY	10034	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0303.00	82.5	MIDDLE
Jerome Avenue	3454 JEROME AVE	BRONX	NY	10467	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0421.00	44.3	LOW
Bronx	349 E 149TH ST	BRONX	NY	10451	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0065.00	26.3	LOW
Fordham	2481 CRESTON AVE	BRONX	NY	10468	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0401.00	42.3	LOW
Castle Hill	1265 CASTLE HILL AVE	BRONX	NY	10462	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0092.00	58.8	MODERATE
Manhattan Plaza	401 W 42ND ST	NEW YORK	NY	10036	M-F 9:00-5:00	35614	36	061	0121.02	0.0	UNKNOWN
Kingsbridge	5660 BROADWAY	BRONX	NY	10463	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0283.00	50.7	MODERATE
Hunts Point	550 HUNTS POINT AVE	BRONX	NY	10474	M-F 8:30-4:00	35614	36	005	0117.01	35.5	LOW
Riverdale	5671 RIVERDALE AVE	BRONX	NY	10471	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0323.00	101.7	MIDDLE
Allerton Avenue	704 ALLERTON AVE	BRONX	NY	10467	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0376.00	90.0	MIDDLE
E 198th Street	234 E 198TH ST	BRONX	NY	10458	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0405.01	44.7	LOW
Westchester & Crosby	1766 CROSBY AVE	BRONX	NY	10461	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0266.02	62.4	MODERATE
Throgs Neck	3924 E TREMONT AVE	BRONX	NY	10465	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0144.00	31.1	LOW
LaGuardia Place	530 LA GUARDIA PL	NEW YORK	NY	10012	M-F 9:00-5:00	35614	36	061	0065.00	292.5	UPPER
Seward Park	411 GRAND ST	NEW YORK	NY	10002	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0014.01	168.1	UPPER
Jackson Heights & 74th St	3757 74TH ST	JACKSON HEIGHTS	NY	11372	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0289.00	100.6	MIDDLE
Grasmere	1492 HYLAN BLVD	STATEN ISLAND	NY	10305	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	085	0070.01	120.9	UPPER
Princes Bay	5810 AMBOY RD	STATEN ISLAND	NY	10309	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	085	0198.00	116.4	MIDDLE

Citibank, National Association  
Financial Center Listing

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
Ave J & E 13th St	1220 AVENUE J	BROOKLYN	NY	11230	M 9:00-5:00, T-F 9:00-4:00	35614	36	047	0534.00	65.6	MODERATE
Bayside-Bell Blvd	3901 BELL BLVD	BAYSIDE	NY	11361	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	1123.00	140.6	UPPER
Utica & Clarkson Ave	702 UTICA AVE	BROOKLYN	NY	11203	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0868.00	65.7	MODERATE
Bensonhurst	2201 86TH ST	BROOKLYN	NY	11214	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0296.00	65.3	MODERATE
Ralph Avenue	1992 RALPH AVE	BROOKLYN	NY	11234	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0720.00	88.7	MIDDLE
Elmhurst	8711 QUEENS BLVD	ELMHURST	NY	11373	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0473.00	82.8	MIDDLE
Astoria	2216 31ST ST	ASTORIA	NY	11105	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0115.00	147.9	UPPER
Rochdale Village	16921 137TH AVE	JAMAICA	NY	11434	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0334.04	62.5	MODERATE
Richmond Hill	12111 LIBERTY AVE	SOUTH RICHMOND HILL	NY	11419	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0158.02	101.6	MIDDLE
Fresh Meadows	6980 188TH ST	FRESH MEADOWS	NY	11365	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	1347.01	90.0	MIDDLE
Rye	1040 BOSTON POST RD	RYE	NY	10580	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0077.00	243.6	UPPER
Armonk	435 MAIN ST	ARMONK	NY	10504	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0123.03	272.5	UPPER
Mount Kisco	66 S MOGER AVE	MOUNT KISCO	NY	10549	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0129.00	91.1	MIDDLE
Eastchester	725 POST RD	SCARSDALE	NY	10583	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0050.02	246.3	UPPER
Hastings	65 MAIN ST	HASTINGS ON HUDSON	NY	10706	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0103.00	165.4	UPPER
Bronxville	95 PONDFIELD RD	BRONXVILLE	NY	10708	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0046.00	185.5	UPPER
Lakeland	3149 E MAIN ST	MOHEGAN LAKE	NY	10547	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0147.04	123.7	UPPER
Scarsdale	845 CENTRAL PARK AVE	SCARSDALE	NY	10583	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0107.01	292.5	UPPER
Yorktown Heights	360 DOWNING DR	YORKTOWN HEIGHTS	NY	10598	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0148.09	136.3	UPPER
Mamaroneck	711 E BOSTON POST RD	MAMARONECK	NY	10543	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0074.02	195.1	UPPER
Larchmont	1920 PALMER AVE	LARCHMONT	NY	10538	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0071.00	263.1	UPPER
Greenburgh	407 TARRYTOWN RD	WHITE PLAINS	NY	10607	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0109.03	122.6	UPPER
Pelham Manor	895 PELHAM PKWY	PELHAM	NY	10803	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0055.00	264.7	UPPER
Hicksville	255 N BROADWAY	HICKSVILLE	NY	11801	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5193.00	89.2	MIDDLE
White Plains	137 MAMARONECK AVE	WHITE PLAINS	NY	10601	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0094.00	76.0	MODERATE
Court Street	375 COURT ST	BROOKLYN	NY	11231	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0077.00	243.4	UPPER
Whitestone	15316 10TH AVE	FLUSHING	NY	11357	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0987.00	133.9	UPPER
Huntington Village	349 MAIN ST	HUNTINGTON	NY	11743	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1102.00	125.0	UPPER
Great Neck	111 GREAT NECK RD	GREAT NECK	NY	11021	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3007.00	115.4	MIDDLE
Park Slope	114 7TH AVE	BROOKLYN	NY	11215	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0157.00	210.3	UPPER
Long Beach-Park Ave	129 E PARK AVE	LONG BEACH	NY	11561	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4165.00	88.5	MIDDLE
Old Brookville	2 PARK PLZ # 1	GLEN HEAD	NY	11545	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5177.01	158.1	UPPER
Hewlett	1316 BROADWAY	HEWLETT	NY	11557	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4117.00	101.0	MIDDLE
Freeport	180 W MERRICK RD	FREEPORT	NY	11520	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4143.01	61.9	MODERATE
Plainview	1105 OLD COUNTRY RD	PLAINVIEW	NY	11803	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5198.02	121.2	UPPER
Syosset	177 JERICHO TPKE	SYOSSET	NY	11791	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5183.00	159.7	UPPER
Massapequa Park	4881 MERRICK RD	MASSAPEQUA PARK	NY	11762	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5217.00	125.1	UPPER
Chappaqua	80 S GREELEY AVE	CHAPPAQUA	NY	10514	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0131.02	292.5	UPPER
Franklin Square	1060 HEMPSTEAD TPKE	FRANKLIN SQUARE	NY	11010	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4053.01	88.0	MIDDLE
Rockville Center	297 MERRICK RD	ROCKVILLE CENTRE	NY	11570	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4123.01	84.1	MIDDLE
Albertson	1000 WILLIS AVE	ALBERTSON	NY	11507	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3024.00	89.2	MIDDLE
Farmingdale	250 CONKLIN ST	FARMINGDALE	NY	11735	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5204.02	118.8	MIDDLE
Manhasset	1353 NORTHERN BLVD	MANHASSET	NY	11030	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4018.00	104.9	MIDDLE
East Meadow	670 MERRICK AVE	EAST MEADOW	NY	11554	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4079.00	68.0	MODERATE
Wantagh	3295 SUNRISE HWY	WANTAGH	NY	11793	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35004	36	059	4157.00	121.8	UPPER
Garden City Park	2301 JERICHO TPKE	GARDEN CITY PARK	NY	11040	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3032.04	79.8	MODERATE
Rockaway	11301 BEACH CHANNEL DR	ROCKAWAY PARK	NY	11694	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35614	36	081	0938.00	72.4	MODERATE
Sheepshead Bay	1528 SHEEPSHEAD BAY RD	BROOKLYN	NY	11235	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0606.00	82.8	MIDDLE
South Huntington	300 WALT WHITMAN RD	HUNTINGTON STATION	NY	11746	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1120.01	97.0	MIDDLE
Brush Hollow	8001 BRUSH HOLLOW RD	WESTBURY	NY	11590	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35004	36	059	5185.01	172.0	UPPER
144th Street & 7th Ave	2481 ADAM CLAYTON POWELL JR BLVD	NEW YORK	NY	10030	M-F 9:00-5:00	35614	36	061	0232.00	48.7	LOW
Chinatown	164 CANAL ST	NEW YORK	NY	10013	M-F 9:00-5:00, S-Su 10:00-2:00	35614	36	061	0029.02	47.1	LOW
200 Park Ave	200 PARK AVE	NEW YORK	NY	10166	M-F 9:00-5:00	35614	36	061	0092.00	292.5	UPPER
East Brooklyn	80 JAMAICA AVE	BROOKLYN	NY	11207	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	1198.00	43.5	LOW
Starrett City	1388 PENNSYLVANIA AVE	BROOKLYN	NY	11239	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	1058.04	49.9	LOW
South Ozone Park	13307 ROCKAWAY BLVD	SOUTH OZONE PARK	NY	11420	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0180.00	97.1	MIDDLE
Port Washington	830 PORT WASHINGTON BLVD	PORT WASHINGTON	NY	11050	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3013.00	99.7	MIDDLE
Court Square	5 COURT SQ	LONG ISLAND CITY	NY	11101	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0019.01	222.2	UPPER
Bay Shore	77 E MAIN ST	BAY SHORE	NY	11706	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1473.02	123.8	UPPER
Yonkers	86 MAIN ST	YONKERS	NY	10701	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0001.03	39.8	LOW
Broadway & 178th Street	4200 BROADWAY	NEW YORK	NY	10033	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0263.00	60.7	MODERATE
Plainedge	4060 HEMPSTEAD TPKE	BETHPAGE	NY	11714	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5203.00	111.4	MIDDLE
Brentwood	710 SUFFOLK AVE	BRENTWOOD	NY	11717	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1456.04	67.5	MODERATE
South Westbury	1150 OLD COUNTRY RD	WESTBURY	NY	11590	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4077.00	112.7	MIDDLE
3rd Avenue & 42nd	205 E 42ND ST	NEW YORK	NY	10017	M-F 9:00-5:00	35614	36	061	0088.00	211.3	UPPER
Thornwood	1022 BROADWAY	THORNWOOD	NY	10594	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0121.02	227.6	UPPER
Howard Beach	15619 CROSSBAY BLVD	HOWARD BEACH	NY	11414	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0884.00	135.0	UPPER
Jamaica Hillside	16848 HILLSIDE AVE	JAMAICA	NY	11432	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0460.00	64.9	MODERATE
Inwood	140 DOUGHTY BLVD	INWOOD	NY	11096	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4111.00	43.6	LOW
3rd Ave & 75th	7501 3RD AVE	BROOKLYN	NY	11209	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0066.00	106.5	MIDDLE
West New Brighton	445 FOREST AVE	STATEN ISLAND	NY	10301	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	085	0067.00	200.3	UPPER
Uniondale	410 UNIONDALE AVE	UNIONDALE	NY	11553	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4074.01	75.3	MODERATE
Great Necks	51 MIDDLE NECK RD	GREAT NECK	NY	11021	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35004	36	059	3007.00	115.4	MIDDLE
Roslyn	1075 NORTHERN BLVD	ROSLYN	NY	11576	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3016.00	191.9	UPPER
Chelsea	322 W 23RD ST	NEW YORK	NY	10011	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0093.00	119.6	MIDDLE
Commack-Dix Hills	6105 JERICHO TPKE	COMMACK	NY	11725	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1118.04	123.8	UPPER
Korea Town	22 W 32ND ST	NEW YORK	NY	10001	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0076.00	188.4	UPPER

Citibank, National Association  
Financial Center Listing

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
Smithtown	18 E MAIN ST	SMITHTOWN	NY	11787	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1349.09	131.7	UPPER
441 Columbus Avenue	441 COLUMBUS AVE	NEW YORK	NY	10024	M-F 9:00-5:00	35614	36	061	1659.00	292.5	UPPER
Jericho	ROBBINS LN AT JERICHO TPKE	JERICHO	NY	11753	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	5187.00	135.8	UPPER
Glen Cove	23 GLEN COVE AVE	GLEN COVE	NY	11542	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35004	36	059	5172.01	46.7	LOW
Central Islip	78 CARLETON AVE	CENTRAL ISLIP	NY	11722	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1462.03	60.9	MODERATE
Deer Park	400 COMMACK RD	DEER PARK	NY	11729	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1228.01	72.3	MODERATE
North Lindenhurst	120 SUNRISE HWY	LINDENHURST	NY	11757	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1234.04	85.5	MIDDLE
Lynbrook	320 MERRICK RD	LYNBROOK	NY	11563	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4118.00	115.7	MIDDLE
Baychester	3955 BAYCHESTER AVE	BRONX	NY	10466	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0426.00	113.6	MIDDLE
No. Valley Stream	670 FRANKLIN AVE	FRANKLIN SQUARE	NY	11010	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4054.00	90.5	MIDDLE
Morris Park	1800 WILLIAMSBRIDGE RD	BRONX	NY	10461	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0288.00	94.7	MIDDLE
Soho	476 BROADWAY	NEW YORK	NY	10013	M-F 9:00-5:00	35614	36	061	0045.00	247.6	UPPER
Ossining	22 PLEASANTVILLE RD	OSSINING	NY	10562	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	119	0134.02	111.5	MIDDLE
Elwood	710 LARKFIELD RD	EAST NORTHPORT	NY	11731	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35004	36	103	1118.01	87.5	MIDDLE
3rd & 58th	974 3RD AVE	NEW YORK	NY	10022	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0112.03	276.4	UPPER
1107 Broadway	1107 BROADWAY	NEW YORK	NY	10010	M-F 9:00-5:00	35614	36	061	0058.00	292.5	UPPER
Bryant Park	1065 6TH AVE	NEW YORK	NY	10018	M-F 9:00-5:00	35614	36	061	0113.00	0.0	UNKNOWN
787 Seventh Ave	787 7TH AVE	NEW YORK	NY	10019	M-F 9:00-5:00	35614	36	061	0131.00	167.9	UPPER
Union Square	52 E 14TH ST	NEW YORK	NY	10003	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0042.00	292.5	UPPER
East Farmingdale	2261 BROADHOLLOW RD	FARMINGDALE	NY	11735	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35004	36	103	1223.00	101.8	MIDDLE
Smithhaven	131 ALEXANDER AVE	LAKE GROVE	NY	11755	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1350.03	109.7	MIDDLE
New City	170 N MAIN ST	NEW CITY	NY	10956	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	087	0108.03	178.6	UPPER
Sunvet	5801 SUNRISE HWY	HOLBROOK	NY	11741	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1466.08	90.0	MIDDLE
Tallman	250 ROUTE 59	SUFFERN	NY	10901	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	087	0116.02	126.2	UPPER
Brighton Beach	706 BRIGHTON BEACH AVE	BROOKLYN	NY	11235	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0360.02	41.0	LOW
Moynihan Train Hall	383 W 31ST ST STE 115	NEW YORK	NY	10001	M-F 9:00-5:00	35614	36	061	0103.00	173.7	UPPER
Roosevelt Field	502 OLD COUNTRY RD	GARDEN CITY	NY	11530	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4066.00	140.2	UPPER
90 Park Avenue	90 PARK AVE	NEW YORK	NY	10016	M-F 9:00-5:00	35614	36	061	0082.00	229.1	UPPER
Chatham Square	2 MOTT ST	NEW YORK	NY	10013	M-F 9:00-5:00, S-Su 10:00-2:00	35614	36	061	0029.02	47.1	LOW
Hauppauge	730 VETERANS HWY	HAUPTAUGE	NY	11788	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1352.09	108.0	MIDDLE
Broadway & Astor	749 BROADWAY	NEW YORK	NY	10003	M-F 9:00-5:00	35614	36	061	0057.00	292.5	UPPER
Broadway & 63rd	1900 BROADWAY	NEW YORK	NY	10023	M-F 9:00-5:00	35614	36	061	0149.00	256.7	UPPER
Nostrand & Newkirk	1871 NOSTRAND AVE	BROOKLYN	NY	11226	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0828.00	87.5	MIDDLE
North Babylon	1198 DEER PARK AVE	NORTH BABYLON	NY	11703	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1226.03	91.0	MIDDLE
Rockefeller Plaza	12 W 48TH ST	NEW YORK	NY	10036	M-F 9:00-5:00	35614	36	061	0096.00	0.0	UNKNOWN
Williamsburg	240 BEDFORD AVE	BROOKLYN	NY	11249	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0553.00	133.1	UPPER
South Park Slope	424 5TH AVE	BROOKLYN	NY	11215	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0137.00	202.8	UPPER
Tribeca	120 W BROADWAY	NEW YORK	NY	10013	M-F 9:00-5:00	35614	36	061	0033.00	292.5	UPPER
West Village	395 6TH AVE	NEW YORK	NY	10014	M-F 9:00-5:00	35614	36	061	0071.00	292.5	UPPER
Lake Success	1524 UNION TPKE	NEW HYDE PARK	NY	11040	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3028.00	113.2	MIDDLE
Cedarhurst	530 CENTRAL AVE	CEDARHURST	NY	11516	M 9:00-6:00, T-W 9:00-4:00, Th 9:00-6:00, F 9:00-4:00	35004	36	059	4112.00	112.2	MIDDLE
Atlantic Terminal	139 FLATBUSH AVE	BROOKLYN	NY	11217	M-F 9:00-5:00	35614	36	047	0035.00	165.4	UPPER
Floral Park	215 JERICHO TPKE	FLORAL PARK	NY	11001	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3026.00	102.5	MIDDLE
Port Jefferson	4800 NESCONSET HWY	PORT JEFF STA	NY	11776	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1582.08	84.5	MIDDLE
Southern Blvd	1463 SOUTHERN BLVD	BRONX	NY	10460	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	005	0155.00	39.2	LOW
Amityville	241 BROADWAY	AMITYVILLE	NY	11701	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1235.00	63.2	MODERATE
Mineola	250 OLD COUNTRY RD	MINEOLA	NY	11501	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	3036.00	92.3	MIDDLE
125th Street	201 W 125TH ST	NEW YORK	NY	10027	M-F 9:00-5:00, S 10:00-2:00	35614	36	061	0222.00	76.2	MODERATE
Steinway	2591 STEINWAY ST	ASTORIA	NY	11103	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	081	0143.00	92.8	MIDDLE
Bay Ridge	502-512 86TH ST	BROOKLYN	NY	11209	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	36	047	0160.00	114.2	MIDDLE
Coney Island	3004 MERMAID AVE	BROOKLYN	NY	11224	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	35614	36	047	0342.00	39.1	LOW
Merrick	2085 MERRICK RD	MERRICK	NY	11566	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	059	4152.01	129.6	UPPER
Selden	684 MIDDLE COUNTRY RD	SELDEN	NY	11784	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35004	36	103	1585.09	63.9	MODERATE
Downtown Stamford	15 BROAD ST	STAMFORD	CT	06901	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	14860	09	190	0201.02	64.0	MODERATE
Merritt 7	607 MAIN AVE	NORWALK	CT	06851	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	14860	09	190	0427.00	94.0	MIDDLE
Ridgefield	621 MAIN ST	RIDGEFIELD	CT	06877	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	2456.00	170.9	UPPER
New Canaan	175 ELM ST	NEW CANAAN	CT	06840	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	14860	09	190	0351.02	209.7	UPPER
Downtown Bridgeport	939 MAIN ST	BRIDGEPORT	CT	06604	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	120	0706.00	49.3	LOW
Greenwich	16 RAILROAD AVE # 18	GREENWICH	CT	06830	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	0106.00	122.3	UPPER
Stamford	999 HIGH RIDGE RD	STAMFORD	CT	06905	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	0207.00	145.4	UPPER
Noroton Heights	40 HEIGHTS RD	DARIEN	CT	06820	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	0305.00	196.1	UPPER
Fairfield	1275 POST RD	FAIRFIELD	CT	06824	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	120	0615.00	161.6	UPPER
Cos Cob	453 E PUTNAM AVE	COS COB	CT	06807	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	0108.00	188.9	UPPER
Westport Plaza	399 POST RD W	WESTPORT	CT	06880	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	0504.00	180.3	UPPER
Norwalk	586 CONNECTICUT AVE	NORWALK	CT	06854	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	14860	09	190	0431.00	133.0	UPPER
Clarendon	2879 CLARENDON BLVD	ARLINGTON	VA	22201	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	11694	51	013	1018.01	134.0	UPPER
Vienna	201 MAPLE AVE E	VIENNA	VA	22180	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	11694	51	059	4608.00	174.7	UPPER
Bethesda	8001 WISCONSIN AVE	BETHESDA	MD	20814	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00	23224	24	031	7048.06	117.2	MIDDLE
Potomac	10101 RIVER RD	POTOMAC	MD	20854	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	23224	24	031	7060.05	193.7	UPPER
Montgomery Village	6 MONTGOMERY VILLAGE AVE	GAITHERSBURG	MD	20879	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	23224	24	031	7007.33	66.1	MODERATE
Silver Spring	9400 GEORGIA AVE	SILVER SPRING	MD	20910	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	23224	24	031	7028.00	132.6	UPPER
Research Park	1400 RESEARCH BLVD	ROCKVILLE	MD	20850	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	23224	24	031	7010.07	84.1	MIDDLE
Laurel Lakes	14405 LAUREL PL	LAUREL	MD	20707	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	47764	24	033	8002.13	106.1	MIDDLE
Rockville Pike	822 ROCKVILLE PIKE	ROCKVILLE	MD	20852	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	23224	24	031	7009.04	68.6	MODERATE
Mitchellville	12172 CENTRAL AVE	MITCHELLVILLE	MD	20721	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	47764	24	033	8035.28	110.2	MIDDLE
Hyattsville	2970 BELCREST CENTER DR STE 106	HYATTSVILLE	MD	20782	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00	47764	24	033	8060.00	73.3	MODERATE
Farragut West	1775 PENNSYLVANIA AVE NW	WASHINGTON	DC	20006	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0107.00	83.5	MIDDLE



Citibank, National Association  
Financial Center Listing

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
Langley Park	7633 NEW HAMPSHIRE AVE	TAKOMA PARK	MD	20912	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	23224	24	031	7017.03	83.1	MIDDLE
Chevy Chase	5700 CONNECTICUT AVE NW	WASHINGTON	DC	20015	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	47764	11	001	0011.00	225.5	UPPER
Farragut North	2101 L ST NW	WASHINGTON	DC	20037	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0107.00	83.5	MIDDLE
Palisades	5250 MACARTHUR BLVD NW	WASHINGTON	DC	20016	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0009.02	234.0	UPPER
Friendship Heights	5001 WISCONSIN AVE NW	WASHINGTON	DC	20016	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0011.00	225.5	UPPER
Metropolitan Square	1400 G ST NW	WASHINGTON	DC	20005	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0058.02	234.0	UPPER
Mcpherson Square	1000 VERMONT AVE NW	WASHINGTON	DC	20005	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0101.00	202.4	UPPER
Capitol Hill	600 PENNSYLVANIA AVE SE	WASHINGTON	DC	20003	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0066.00	184.6	UPPER
Dupont Circle	1218 CONNECTICUT AVE NW	WASHINGTON	DC	20036	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0107.00	83.5	MIDDLE
Benning	3924 MINNESOTA AVE NE	WASHINGTON	DC	20019	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0096.03	50.1	MODERATE
Georgetown	1258 WISCONSIN AVE NW	WASHINGTON	DC	20007	M 9:00-5:00, T-F 9:00-4:00, S 10:00-2:00	47764	11	001	0002.02	234.0	UPPER
Reston	11800 SPECTRUM CTR	RESTON	VA	20190	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	11694	51	059	4822.03	155.5	UPPER
Tysons Corner	8516 LEESBURG PIKE	VIENNA	VA	22182	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	11694	51	059	4802.03	78.8	MODERATE
Arlington	1010 N GLEBE RD	ARLINGTON	VA	22201	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00	11694	51	013	1014.01	104.1	MIDDLE
Centreville	14175 SAINT GERMAIN DR	CENTREVILLE	VA	20121	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00	11694	51	059	4913.03	74.3	MODERATE
McLean	6643 OLD DOMINION DR	MCLEAN	VA	22101	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00	11694	51	059	4707.00	180.9	UPPER
Columbia Heights	3241 14TH ST NW	WASHINGTON	DC	20010	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	47764	11	001	0030.00	42.4	LOW
Merrifield	8191 STRAWBERRY LN STE E	FALLS CHURCH	VA	22042	M 10:00-6:00, T-Th 10:00-5:00, F 10:00-6:00, S 10:00-2:00	11694	51	059	4402.01	128.0	UPPER
Connecticut & K	1717 K ST NW	WASHINGTON	DC	20006	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0107.00	83.5	MIDDLE
Rhode Island Place	1060 BRENTWOOD RD NE	WASHINGTON	DC	20018	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	47764	11	001	0091.02	65.4	MODERATE
San Francisco-Stonestown	3251 20TH AVE	SAN FRANCISCO	CA	94132	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0332.01	81.1	MIDDLE
Oakland-Downtown	1325 BROADWAY	OAKLAND	CA	94612	M-F 10:00-5:00	36084	06	001	4031.00	94.8	MIDDLE
Palo Alto-El Camino/California	2401 EL CAMINO REAL	PALO ALTO	CA	94306	M-F 10:00-5:00	41940	06	085	5115.01	149.1	UPPER
San Francisco-Van Ness	2025 VAN NESS AVE	SAN FRANCISCO	CA	94109	M-F 10:00-5:00	41884	06	075	0131.01	153.6	UPPER
San Francisco-Chinatown	1000 GRANT AVE	SAN FRANCISCO	CA	94133	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0611.01	20.5	LOW
San Jose-Stevens Creek	3490 STEVENS CREEK BLVD	SAN JOSE	CA	95117	M-F 10:00-5:00	41940	06	085	5063.01	83.5	MIDDLE
Anthem/Seven Hills	10211 S EASTERN AVE	HENDERSON	NV	89052	M-F 10:00-5:00, S 10:00-2:00	29820	32	003	0053.46	111.7	MIDDLE
Pleasant Hill-Downtown	20 CRESCENT DR	PLEASANT HILL	CA	94523	M-F 10:00-5:00, S 10:00-2:00	36084	06	013	3240.02	101.9	MIDDLE
Hayward	22548 2ND ST	HAYWARD	CA	94541	M-F 10:00-5:00	36084	06	001	4354.00	72.4	MODERATE
San Jose-Eastridge	2189 QUIMBY RD	SAN JOSE	CA	95122	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5033.05	62.3	MODERATE
San Bruno	475 SAN MATEO AVE	SAN BRUNO	CA	94066	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6041.04	73.1	MODERATE
San Ramon	3101 CROW CANYON PL	SAN RAMON	CA	94583	M-F 10:00-5:00, S 10:00-2:00	36084	06	013	3451.18	132.1	UPPER
Park	3900 PARADISE RD	LAS VEGAS	NV	89169	M-F 10:00-5:00, S 10:00-2:00	29820	32	003	0024.05	54.4	MODERATE
Lakes	8701 W SAHARA AVE	LAS VEGAS	NV	89117	M-F 10:00-5:00, S 10:00-2:00	29820	32	003	0058.09	106.8	MIDDLE
Berkeley	2101 UNIVERSITY AVE	BERKELEY	CA	94704	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4224.00	58.4	MODERATE
Alameda-Downtown	2420 SANTA CLARA AVE	ALAMEDA	CA	94501	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4281.00	110.8	MIDDLE
San Francisco-Marina	2198 CHESTNUT ST	SAN FRANCISCO	CA	94123	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0126.01	174.2	UPPER
San Pablo	201 SAN PABLO TOWNE CTR	SAN PABLO	CA	94806	M-F 10:00-5:00, S 10:00-2:00	36084	06	013	3690.01	52.5	MODERATE
Dublin	7889 DUBLIN BLVD	DUBLIN	CA	94568	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4504.00	116.1	MIDDLE
San Carlos	796 LAUREL ST	SAN CARLOS	CA	94070	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6092.01	174.2	UPPER
San Francisco-Inner Richmond	4455 GEARY BLVD	SAN FRANCISCO	CA	94118	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0452.02	109.4	MIDDLE
Piedmont-Civic Center	333 HIGHLAND AVE	PIEDMONT	CA	94611	M-F 10:00-5:00	36084	06	001	4262.00	202.7	UPPER
San Mateo-Hillsdale	61 W HILLSDALE BLVD	SAN MATEO	CA	94403	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6072.00	91.5	MIDDLE
Sunnyvale-El Camino Real	395 W EL CAMINO REAL	SUNNYVALE	CA	94087	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5086.02	113.1	MIDDLE
Mill Valley-Tiburon	101 TIBURON BLVD	MILL VALLEY	CA	94941	M-F 10:00-5:00	42034	06	041	1241.00	141.6	UPPER
San Francisco-Mission/Ocean	4638 MISSION ST	SAN FRANCISCO	CA	94112	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0255.01	97.6	MIDDLE
Summerlin	2215 N RAMPART BLVD	LAS VEGAS	NV	89128	M-F 10:00-5:00, S 10:00-2:00	29820	32	003	0032.14	96.9	MIDDLE
Mountain View	608 SAN ANTONIO RD	MOUNTAIN VIEW	CA	94040	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5094.01	119.0	MIDDLE
Oakland-Mac Arthur	4017 MACARTHUR BLVD	OAKLAND	CA	94619	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4070.00	55.1	MODERATE
Modesto-Oakdale	1340 OAKDALE RD	MODESTO	CA	95355	M-F 10:00-5:00, S 10:00-2:00	33700	06	099	0009.05	105.9	MIDDLE
San Jose-Civic Center	200 W TAYLOR ST	SAN JOSE	CA	95110	M-F 10:00-5:00	41940	06	085	5002.00	111.2	MIDDLE
Mission Viejo-Village Center	25330 MARGUERITE PKWY STE C	MISSION VIEJO	CA	92692	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0320.38	124.4	UPPER
Poway	13455 POWAY RD	POWAY	CA	92064	M-F 10:00-5:00	41740	06	073	0170.40	123.9	UPPER
Chula Vista-Downtown	352 H ST	CHULA VISTA	CA	91910	M-F 10:00-5:00, S 10:00-2:00	41740	06	073	0130.00	77.4	MODERATE
Escondido-Valley Parkway	1505 E VALLEY PKWY	ESCONDIDO	CA	92027	M-F 10:00-5:00, S 10:00-2:00	41740	06	073	0202.11	66.8	MODERATE
Anaheim Hills	5677 E LA PALMA AVE	ANAHEIM	CA	92807	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0218.13	0.0	UNKNOWN
Fullerton	320 N HARBOR BLVD	FULLERTON	CA	92832	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0113.00	99.0	MIDDLE
Cypress	10081 VALLEY VIEW ST	CYPRESS	CA	90630	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	1101.14	109.9	MIDDLE
San Jose Main	10 ALMADEN BLVD	SAN JOSE	CA	95113	M-F 10:00-5:00	41940	06	085	5008.00	109.1	MIDDLE
Albany	1377 SOLANO AVE	ALBANY	CA	94706	M-F 10:00-5:00	36084	06	001	4201.00	128.5	UPPER
Richmond	3634 MACDONALD AVE	RICHMOND	CA	94805	M-F 10:00-5:00	36084	06	013	3810.00	57.1	MODERATE
Alum Rock	2830 ALUM ROCK AVE	SAN JOSE	CA	95127	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5040.01	55.1	MODERATE
Camden	3510 LEIGH AVE	SAN JOSE	CA	95124	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5029.02	111.7	MIDDLE
San Lorenzo	429 PASEO GRANDE	SAN LORENZO	CA	94580	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4358.00	97.4	MIDDLE
Sunnyvale-South Mary	1303 S MARY AVE	SUNNYVALE	CA	94087	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5083.01	159.2	UPPER
Santa Clara	2500 PRUNERIDGE AVE	SANTA CLARA	CA	95050	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5060.00	101.4	MIDDLE
Union City	1800 DECOTO RD	UNION CITY	CA	94587	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4403.38	129.9	UPPER
Huntington Beach	7552 EDINGER AVE	HUNTINGTON BEACH	CA	92647	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0994.10	60.7	MODERATE
Saratoga	12948 SARATOGA SUNNYVALE RD	SARATOGA	CA	95070	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5075.00	130.3	UPPER
Almaden Valley	6079 MERIDIAN AVE	SAN JOSE	CA	95120	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5119.13	163.3	UPPER
Hermosa Beach	81 PIER AVE	HERMOSA BEACH	CA	90254	M-F 10:00-5:00	31084	06	037	6210.05	311.3	UPPER
Santa Clarita	19100 SOLEDAD CANYON RD	CANYON COUNTRY	CA	91351	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	9200.35	94.4	MIDDLE
Temple City	9503 LAS TUNAS DR	TEMPLE CITY	CA	91780	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4319.00	108.3	MIDDLE
Westchester	8800 S SEPULVEDA BLVD	LOS ANGELES	CA	90045	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	2780.01	185.3	UPPER
Palos Verdes	935 SILVER SPUR RD	ROLLING HILLS ESTATES	CA	90274	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	6704.17	220.7	UPPER
Porter Ranch	19350 RINALDI ST	NORTHridge	CA	91326	M-F 10:00-5:00	31084	06	037	1081.02	139.0	UPPER
Industry Hills (Rowland Heights)	18847 COLIMA RD	ROWLAND HEIGHTS	CA	91748	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4082.13	87.3	MIDDLE



Citibank, National Association  
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FINANCIAL CENTER					BRANCH HOURS		CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE			MSA	State	County	Census Tract	% Median	Category
Sunset & Dohney (West Hollywood)	9059 W SUNSET BLVD	WEST HOLLYWOOD	CA	90069	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	7005.01	218.5	UPPER
Arleta	9100 WOODMAN AVE	ARLETA	CA	91331	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1194.00	104.9	MIDDLE
Van Nuys	6750 VAN NUYS BLVD	VAN NUYS	CA	91405	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1281.02	54.7	MODERATE
Tustin	18232 IRVINE BLVD	TUSTIN	CA	92780	M-F 10:00-5:00, S 10:00-2:00		11244	06	059	0755.05	82.6	MIDDLE
Los Angeles Main	787 W 5TH ST	LOS ANGELES	CA	90071	M-F 10:00-5:00		31084	06	037	2075.02	0.0	UNKNOWN
Long Beach-World Trade Center	1 WORLD TRADE CTR STE 100	LONG BEACH	CA	90831	M-F 10:00-5:00		31084	06	037	5760.01	148.8	UPPER
Newbury Park	2170 NEWBURY RD	NEWBURY PARK	CA	91320	M-F 10:00-5:00, S 10:00-2:00		37100	06	111	0059.08	131.9	UPPER
North Hollywood-Victory	13003 VICTORY BLVD	NORTH HOLLYWOOD	CA	91606	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1234.20	71.3	MODERATE
San Pedro	556 W 9TH ST	SAN PEDRO	CA	90731	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	2966.00	58.9	MODERATE
Monterey Park	201 N GARFIELD AVE	MONTEREY PARK	CA	91754	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	4817.14	54.1	MODERATE
Fontana-Downtown	8501 SIERRA AVE	FONTANA	CA	92335	M-F 10:00-5:00, S 10:00-2:00		40140	06	071	0030.00	72.6	MODERATE
Chatsworth	20520 DEVONSHIRE ST	CHATSWORTH	CA	91311	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1133.22	123.6	UPPER
Glendale-No Brand	700 N BRAND BLVD	GLENDALE	CA	91203	M-F 10:00-5:00		31084	06	037	3019.01	108.8	MIDDLE
Riverside-Tyler Mall	3580 TYLER ST	RIVERSIDE	CA	92503	M-F 10:00-5:00, S 10:00-2:00		40140	06	065	0414.08	71.8	MODERATE
Riverside-University/Town Sq	1651 UNIVERSITY AVE	RIVERSIDE	CA	92507	M-F 10:00-5:00		40140	06	065	0422.09	53.8	MODERATE
Corona-Magnolia	1189 MAGNOLIA AVE	CORONA	CA	92879	M-F 10:00-5:00, S 10:00-2:00		40140	06	065	0418.13	92.6	MIDDLE
Morgan Hill	17085 MONTEREY ST	MORGAN HILL	CA	95037	M-F 10:00-5:00		41940	06	085	5123.14	60.9	MODERATE
Castro Valley	3288 CASTRO VALLEY BLVD	CASTRO VALLEY	CA	94546	M-F 10:00-5:00, S 10:00-2:00		36084	06	001	4309.00	69.7	MODERATE
Newark-Newpark Mall	2900 NEWPARK MALL	NEWARK	CA	94560	M-F 10:00-5:00		36084	06	001	4446.02	129.8	UPPER
South San Francisco	101 ARROYO DR	SOUTH SAN FRANCISCO	CA	94080	M-F 10:00-5:00, S 10:00-2:00		41884	06	081	6018.00	91.7	MIDDLE
Walnut Creek	1660 OLYMPIC BLVD	WALNUT CREEK	CA	94596	M-F 10:00-5:00, S 10:00-2:00		36084	06	013	3390.01	69.6	MODERATE
City Heights	3910 UNIVERSITY AVE	SAN DIEGO	CA	92105	M-F 10:00-5:00		41740	06	073	0022.01	42.2	LOW
Daly City-Serramonte	495 HICKEY BLVD	DALY CITY	CA	94015	M-F 10:00-5:00, S 10:00-2:00		41884	06	081	6016.03	91.6	MIDDLE
San Diego-College Heights	5998 EL CAJON BLVD	SAN DIEGO	CA	92115	M-F 10:00-5:00		41740	06	073	0028.04	123.7	UPPER
Pasadena-Colorado	177 E COLORADO BLVD	PASADENA	CA	91105	M-F 10:00-5:00		31084	06	037	4619.02	94.7	MIDDLE
Ventura-County Center	1011 S VICTORIA AVE	VENTURA	CA	93003	M-F 10:00-5:00, S 10:00-2:00		37100	06	111	0015.08	77.1	MODERATE
Los Angeles-Wilshire Center	3530 WILSHIRE BLVD	LOS ANGELES	CA	90010	M-F 10:00-5:00		31084	06	037	2124.10	58.5	MODERATE
Pasadena-Hastings Ranch	3677 E FOOTHILL BLVD	PASADENA	CA	91107	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	4630.00	185.2	UPPER
Hawthorne	12710 HAWTHORNE BLVD	HAWTHORNE	CA	90250	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	6021.05	71.2	MODERATE
Pasadena-W California	161 W CALIFORNIA BLVD	PASADENA	CA	91105	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	4637.00	206.7	UPPER
Thousand Oaks	33 N MOORPARK RD	THOUSAND OAKS	CA	91360	M-F 10:00-5:00, S 10:00-2:00		37100	06	111	0069.00	81.6	MIDDLE
Torrance-Pacific Coast Hwy	2700 PACIFIC COAST HWY	TORRANCE	CA	90505	M-F 10:00-5:00		31084	06	037	6514.02	127.3	UPPER
Whittier-Whittier Mall	15410 WHITTIER BLVD	WHITTIER	CA	90603	M-F 10:00-5:00		31084	06	037	5034.02	125.1	UPPER
Glendale-North Central	1201 N CENTRAL AVE	GLENDALE	CA	91202	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	3012.03	89.2	MIDDLE
Los Angeles-Century City	1900 AVENUE OF THE STARS STE 100	CENTURY CITY	CA	90067	M-F 10:00-5:00		31084	06	037	2679.01	168.5	UPPER
South Gate	3352 TWEEDY BLVD	SOUTH GATE	CA	90280	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	5358.02	71.1	MODERATE
Los Angeles-USC/So Vermont	3615 S VERMONT AVE	LOS ANGELES	CA	90007	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	2226.00	52.8	MODERATE
El Cajon	402 FLETCHER PKWY	EL CAJON	CA	92020	M-F 10:00-5:00		41740	06	073	0162.02	81.1	MIDDLE
Elk Grove	8225 LAGUNA BLVD	ELK GROVE	CA	95758	M-F 10:00-5:00, S 10:00-2:00		40900	06	067	0096.39	80.4	MIDDLE
Aliante	2690 W DEER SPRINGS WAY	NORTH LAS VEGAS	NV	89084	M-F 10:00-5:00		29820	32	003	0030.20	154.0	UPPER
Silverado	495 E SILVERADO RANCH BLVD	LAS VEGAS	NV	89183	M-F 10:00-5:00, S 10:00-2:00		29820	32	003	0028.35	107.5	MIDDLE
Reseda	18260 SHERMAN WAY	RESEDA	CA	91335	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1323.01	67.1	MODERATE
Lakewood	5525 CARSON ST	LAKWOOD	CA	90713	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	5711.02	170.1	UPPER
Los Angeles-Hollywood	5000 W SUNSET BLVD	LOS ANGELES	CA	90027	M-F 10:00-5:00		31084	06	037	1912.01	66.7	MODERATE
Granada Hills	16800 DEVONSHIRE ST	GRANADA HILLS	CA	91344	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1114.01	144.8	UPPER
Inglewood	2940 W IMPERIAL HWY	INGLEWOOD	CA	90303	M-F 10:00-5:00		31084	06	037	6006.02	69.3	MODERATE
Anaheim-No Euclid	610 N EUCLID ST	ANAHEIM	CA	92801	M-F 10:00-5:00, S 10:00-2:00		11244	06	059	0866.02	57.9	MODERATE
Los Angeles-Eagle Rock	5015 EAGLE ROCK BLVD	LOS ANGELES	CA	90041	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1814.00	113.4	MIDDLE
Alhambra-Bay State	1 W BAY STATE ST	ALHAMBRA	CA	91801	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	4810.01	97.8	MIDDLE
Costa Mesa-Harbor Blvd	2700 HARBOR BLVD	COSTA MESA	CA	92626	M-F 10:00-5:00, S 10:00-2:00		11244	06	059	0639.02	117.6	MIDDLE
Los Angeles-Watts	1601 E 103RD ST	LOS ANGELES	CA	90002	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	2423.00	49.5	LOW
Riverside-Riverside Plaza	3605 CENTRAL AVE	RIVERSIDE	CA	92506	M-F 10:00-5:00, S 10:00-2:00		40140	06	065	0311.00	99.9	MIDDLE
Santa Monica-Downtown	501 SANTA MONICA BLVD	SANTA MONICA	CA	90401	M-F 10:00-5:00		31084	06	037	7019.02	131.2	UPPER
Burbank	360 E MAGNOLIA BLVD	BURBANK	CA	91502	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	3107.04	82.1	MIDDLE
Tustin-17th St	17632 17TH ST	TUSTIN	CA	92780	M-F 10:00-5:00		11244	06	059	0755.04	106.4	MIDDLE
North Hollywood-Valley Village	4821 LAUREL CANYON BLVD	NORTH HOLLYWOOD	CA	91607	M-F 10:00-5:00		31084	06	037	1240.00	132.0	UPPER
San Juan Capistrano	32291 CAMINO CAPISTRANO	SAN JUAN CAPISTRANO	CA	92675	M-F 10:00-5:00		11244	06	059	0423.12	93.4	MIDDLE
Los Angeles-Los Feliz	1859 HILLHURST AVE	LOS ANGELES	CA	90027	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1891.01	170.4	UPPER
Beverly Hills-Downtown	9401 WILSHIRE BLVD	BEVERLY HILLS	CA	90212	M-F 10:00-5:00		31084	06	037	7008.01	150.2	UPPER
Palm Springs	1675 E PALM CANYON DR	PALM SPRINGS	CA	92264	M-F 10:00-5:00		40140	06	065	9408.00	136.4	UPPER
Downey	8764 FIRESTONE BLVD	DOWNEY	CA	90241	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	5513.00	84.0	MIDDLE
Los Angeles-East Whittier	5401 WHITTIER BLVD	LOS ANGELES	CA	90022	M-F 10:00-5:00		31084	06	037	5317.01	61.8	MODERATE
Los Angeles-Mount Vernon	270 N VERMONT AVE	LOS ANGELES	CA	90004	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	2111.22	46.9	LOW
Whittier-Whittier Downs	11221 WASHINGTON BLVD	WHITTIER	CA	90606	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	5022.00	109.6	MIDDLE
Bell Gardens	7105 EASTERN AVE	BELL GARDENS	CA	90201	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	5341.01	53.3	MODERATE
Canoga Park	7119 TOPANGA CANYON BLVD	CANOGA PARK	CA	91303	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	1343.03	132.4	UPPER
La Crescenta	2621 FOOTHILL BLVD	LA CRESCENTA	CA	91214	M-F 10:00-5:00, S 10:00-2:00		31084	06	037	3002.00	163.0	UPPER
Pleasant Hill-Sunvalley	700 CONTRA COSTA BLVD	PLEASANT HILL	CA	94523	M-F 10:00-5:00, S 10:00-2:00		36084	06	013	3220.00	141.9	UPPER
California Street	260 CALIFORNIA ST	SAN FRANCISCO	CA	94111	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		41884	06	075	0117.00	0.0	UNKNOWN
Chinatown	845 GRANT AVE	SAN FRANCISCO	CA	94108	M-F 10:00-5:00, S 10:00-2:00		41884	06	075	0611.02	19.8	LOW
Mill Valley	130 THROCKMORTON AVE	MILL VALLEY	CA	94941	M-F 10:00-5:00		42034	06	041	1270.00	135.5	UPPER
San Mateo	11 E 3RD AVE	SAN MATEO	CA	94401	M-F 10:00-5:00, S 10:00-2:00		41884	06	081	6063.00	99.5	MIDDLE
Los Gatos	15879 LOS GATOS BLVD	LOS GATOS	CA	95032	M-F 10:00-5:00		41940	06	085	5068.01	125.8	UPPER
Oakland-Piedmont Avenue	4101 PIEDMONT AVE	OAKLAND	CA	94611	M-F 10:00-5:00, S 10:00-2:00		36084	06	001	4041.01	136.9	UPPER
19th & Taraval	2400 19TH AVE	SAN FRANCISCO	CA	94116	M-F 10:00-5:00		41884	06	075	0308.00	120.5	UPPER
Mira Mesa	10606 CAMINO RUIZ	SAN DIEGO	CA	92126	M-F 10:00-5:00		41740	06	073	0083.51	117.1	MIDDLE
Los Altos	130 MAIN ST	LOS ALTOS	CA	94022	M-F 10:00-5:00		41940	06	085	5103.00	171.8	UPPER

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FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
Concord-Clayton	4420 TREAT BLVD	CONCORD	CA	94521	M-F 10:00-5:00, S 10:00-2:00	36084	06	013	3340.07	77.9	MODERATE
Los Angeles-Silver Lake	2450 GLENDALE BLVD	LOS ANGELES	CA	90039	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1873.00	155.2	UPPER
Newark	35106 NEWARK BLVD	NEWARK	CA	94560	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4441.00	112.7	MIDDLE
PG & E/ Market & Main	245 MARKET ST	SAN FRANCISCO	CA	94105	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	41884	06	075	0615.07	0.0	UNKNOWN
San Diego-Pacific Beach	1910 GARNET AVE	SAN DIEGO	CA	92109	M-F 10:00-5:00	41740	06	073	0079.11	86.5	MIDDLE
Westgate West	1310 EL PASEO DE SARATOGA	SAN JOSE	CA	95130	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5066.04	149.4	UPPER
Beaumont	777 BEAUMONT AVE	BEAUMONT	CA	92223	M-F 10:00-5:00	40140	06	065	0440.00	53.0	MODERATE
International Banking Center	451 MONTGOMERY ST	SAN FRANCISCO	CA	94104	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	41884	06	075	0117.00	0.0	UNKNOWN
Marina Del Rey	4375 GLENCOE AVE	MARINA DEL REY	CA	90292	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	2753.13	0.0	UNKNOWN
21st & Irving	2000 IRVING ST	SAN FRANCISCO	CA	94122	M-F 10:00-5:00	41884	06	075	0326.01	91.1	MIDDLE
Danville - Crow Canyon/Tassajara/Blackhawk	3400 CAMINO TASSAJARA	DANVILLE	CA	94506	M-F 10:00-5:00	36084	06	013	3551.21	175.1	UPPER
Milpitas	5 N MILPITAS BLVD	MILPITAS	CA	95035	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5044.13	110.3	MIDDLE
Palo Alto Downtown	250 UNIVERSITY AVE	PALO ALTO	CA	94301	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5113.02	93.1	MIDDLE
West Portal	130 W PORTAL AVE	SAN FRANCISCO	CA	94127	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0308.00	120.5	UPPER
Pacific Heights	2310 FILLMORE ST	SAN FRANCISCO	CA	94115	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0135.00	174.2	UPPER
Irvine	3996 BARRANCA PKWY	IRVINE	CA	92606	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0525.21	91.3	MIDDLE
Redwood City	1073 EL CAMINO REAL	REDWOOD CITY	CA	94063	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6102.02	163.0	UPPER
Danville Town & Country	617 SAN RAMON VALLEY BLVD	DANVILLE	CA	94526	M-F 10:00-5:00	36084	06	013	3452.03	170.3	UPPER
Irvine Alton Parkway	5511 ALTON PKWY	IRVINE	CA	92618	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0525.32	115.2	MIDDLE
Tustin Ranch	13211 JAMBOREE RD	TUSTIN	CA	92782	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0525.24	117.7	MIDDLE
Fremont - Warm Springs	46801 WARM SPRINGS BLVD	FREMONT	CA	94539	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4415.03	159.4	UPPER
Culver City	5700 SEPULVEDA BLVD	CULVER CITY	CA	90230	M-F 10:00-5:00	31084	06	037	7030.03	169.9	UPPER
Northridge-Fashion Center	9051 TAMPA AVE	NORTHRIDGE	CA	91324	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1133.01	184.6	UPPER
Long Beach-Bixby Knolls	4500 ATLANTIC AVE	LONG BEACH	CA	90807	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	5715.02	80.4	MIDDLE
Garden Grove	9669 CHAPMAN AVE	GARDEN GROVE	CA	92841	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0882.01	50.4	MODERATE
Glendora	401 E ARROW HWY	GLENDORA	CA	91740	M-F 10:00-5:00	31084	06	037	4012.03	114.2	MIDDLE
Simi Valley-Cochran	2860 COCHRAN ST	SIMI VALLEY	CA	93065	M-F 10:00-5:00, S 10:00-2:00	37100	06	111	0081.01	109.9	MIDDLE
Costa Mesa-East 17th	234 E 17TH ST	COSTA MESA	CA	92627	M-F 10:00-5:00	11244	06	059	0633.01	103.1	MIDDLE
Woodland Hills-Ventura	22000 VENTURA BLVD	WOODLAND HILLS	CA	91364	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1374.01	179.0	UPPER
Redlands	300 E STATE ST	REDLANDS	CA	92373	M-F 10:00-5:00, S 10:00-2:00	40140	06	071	0081.00	61.7	MODERATE
Wilshire & Westwood	10900 WILSHIRE BLVD	LOS ANGELES	CA	90024	M-F 10:00-5:00	31084	06	037	2655.21	105.1	MIDDLE
Redondo Beach	415 N PACIFIC COAST HWY	REDONDO BEACH	CA	90277	M-F 10:00-5:00	31084	06	037	6212.04	185.0	UPPER
Calabasas	4809 COMMONS WAY	CALABASAS	CA	91302	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	8002.04	265.3	UPPER
San Diego-Mission Valley	5604 MISSION CENTER RD	SAN DIEGO	CA	92108	M-F 10:00-5:00, S 10:00-2:00	41740	06	073	0087.02	99.0	MIDDLE
San Gabriel	532 W VALLEY BLVD	SAN GABRIEL	CA	91776	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4814.01	75.2	MODERATE
El Monte	11141 VALLEY MALL	EL MONTE	CA	91731	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4327.00	72.8	MODERATE
Los Angeles-Rancho Park	10680 W PICO BLVD	LOS ANGELES	CA	90064	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	2693.00	311.3	UPPER
Los Angeles-Boyle Heights	3479 E 1ST ST	LOS ANGELES	CA	90063	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	2039.00	80.9	MIDDLE
Manhattan Beach	2710 N SEPULVEDA BLVD	MANHATTAN BEACH	CA	90266	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	6204.00	184.0	UPPER
Pacific Palisades	15215 W SUNSET BLVD	PACIFIC PALISADES	CA	90272	M-F 10:00-5:00	31084	06	037	2625.01	311.3	UPPER
Santa Monica-Montana/15th	1505 MONTANA AVE	SANTA MONICA	CA	90403	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	7012.01	311.3	UPPER
Pacoima	13657 VAN NUYS BLVD	PACOIMA	CA	91331	M-F 10:00-5:00	31084	06	037	1044.04	64.3	MODERATE
San Fernando	456 S BRAND BLVD	SAN FERNANDO	CA	91340	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	3203.00	84.4	MIDDLE
Studio City	12191 VENTURA BLVD	STUDIO CITY	CA	91604	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1439.01	281.6	UPPER
Norco	2900 HAMNER AVE	NORCO	CA	92860	M-F 10:00-5:00, S 10:00-2:00	40140	06	065	0408.12	122.5	UPPER
San Marcos	740 S RANCHO SANTA FE RD	SAN MARCOS	CA	92078	M-F 10:00-5:00, S 10:00-2:00	41740	06	073	0200.19	103.5	MIDDLE
Solana Beach	740 LOMAS SANTA FE DR	SOLANA BEACH	CA	92075	M-F 10:00-5:00	41740	06	073	0173.03	128.9	UPPER
San Diego-Broadway	145 BROADWAY	SAN DIEGO	CA	92101	M-F 10:00-5:00	41740	06	073	0053.02	174.4	UPPER
Colton	615 N LA CADENA DR	COLTON	CA	92324	M-F 10:00-5:00, S 10:00-2:00	40140	06	071	0125.00	78.7	MODERATE
Loma Linda	25487 BARTON RD	LOMA LINDA	CA	92354	M-F 10:00-5:00	40140	06	071	0073.08	153.6	UPPER
Chino Hills	14808 PIPELINE AVE	CHINO HILLS	CA	91709	M-F 10:00-5:00, S 10:00-2:00	40140	06	071	0001.07	164.6	UPPER
Anaheim-Downtown	198 W LINCOLN AVE	ANAHEIM	CA	92805	M-F 10:00-5:00	11244	06	059	0837.02	60.3	MODERATE
Placentia	1300 N KRAEMER BLVD	PLACENTIA	CA	92870	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0117.15	113.9	MIDDLE
Fresno-Van Ness/Shaw	2270 W SHAW AVE	FRESNO	CA	93711	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0043.03	230.0	UPPER
Santa Ana-North Main	2677 N MAIN ST	SANTA ANA	CA	92705	M-F 10:00-5:00	11244	06	059	0760.02	138.4	UPPER
Diamond Bar	1188 S DIAMOND BAR BLVD	DIAMOND BAR	CA	91765	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4033.20	170.9	UPPER
Los Cerritos Center	410 LOS CERRITOS MALL	CERRITOS	CA	90703	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	5545.21	118.1	MIDDLE
Lake Forest	23562 EL TORO RD	LAKE FOREST	CA	92630	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0320.14	76.3	MODERATE
Industry/Puente Hills	17801 COLIMA RD	CITY OF INDUSTRY	CA	91748	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	9800.35	65.9	MODERATE
Laguna Hills	24221 CALLE DE LA LOUISA	LAGUNA HILLS	CA	92653	M-F 10:00-5:00	11244	06	059	0626.47	75.2	MODERATE
Camarillo	430 ARNEILL RD	CAMARILLO	CA	93010	M-F 10:00-5:00, S 10:00-2:00	37100	06	111	0054.03	75.1	MODERATE
Gardena-Western/405 Freeway	18505 S WESTERN AVE	GARDENA	CA	90248	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	6501.01	145.4	UPPER
Chula Vista-Eastlake	2240 OTAY LAKES RD	CHULA VISTA	CA	91915	M-F 10:00-5:00	41740	06	073	0133.16	121.4	UPPER
Saugus-Bouquet Canyon	26542 BOUQUET CANYON RD	SAUGUS	CA	91350	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	9200.13	173.0	UPPER
Rancho Cucamonga	10590 BASELINE RD	RANCHO CUCAMONGA	CA	91701	M-F 10:00-5:00, S 10:00-2:00	40140	06	071	0020.35	124.1	UPPER
Aliso Viejo	26916 LA PAZ RD	ALISO VIEJO	CA	92656	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0423.20	90.6	MIDDLE
Newport Bch-Newport Ctr	1100 NEWPORT CENTER DR	NEWPORT BEACH	CA	92660	M-F 10:00-5:00	11244	06	059	0630.08	179.8	UPPER
Tarzana	19255 VENTURA BLVD	TARZANA	CA	91356	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1394.02	184.6	UPPER
Glendale Lexington	400 N CENTRAL AVE	GLENDALE	CA	91203	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	3081.01	78.8	MODERATE
Westlake Village North	3967 E THOUSAND OAKS BLVD	WESTLAKE VILLAGE	CA	91362	M-F 10:00-5:00, S 10:00-2:00	37100	06	111	0072.02	171.7	UPPER
Rosemead	9001 VALLEY BLVD	ROSEMEAD	CA	91770	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4322.02	93.0	MIDDLE
Hemet-West	1745 W FLORIDA AVE	HEMET	CA	92545	M-F 10:00-5:00, S 10:00-2:00	40140	06	065	0435.03	50.8	MODERATE
Monrovia	237 S MYRTLE AVE	MONROVIA	CA	91016	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4310.04	96.4	MIDDLE
Los Angeles-Brentwood	11726 SAN VICENTE BLVD	LOS ANGELES	CA	90049	M-F 10:00-5:00	31084	06	037	2643.03	145.9	UPPER
Woodland Hills-Topanga Canyon	6235 TOPANGA CANYON BLVD	WOODLAND HILLS	CA	91367	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1315.15	103.9	MIDDLE
Los Angeles-Fairfax	300 S FAIRFAX AVE	LOS ANGELES	CA	90036	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	2145.01	121.1	UPPER
North Hills	16152 NORDHOFF ST	NORTH HILLS	CA	91343	M-F 10:00-5:00	31084	06	037	1174.04	139.8	UPPER

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FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
Los Angeles-Little Tokyo	211 S CENTRAL AVE	LOS ANGELES	CA	90012	M-F 10:00-5:00	31084	06	037	2062.02	0.0	UNKNOWN
Covina	200 N CITRUS AVE	COVINA	CA	91723	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4061.01	125.5	UPPER
Arcadia-W Duarte	660 W DUARTE RD	ARCADIA	CA	91007	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4317.01	143.8	UPPER
San Clemente	570 CAMINO DE ESTRELLA	SAN CLEMENTE	CA	92672	M-F 10:00-5:00	11244	06	059	0422.06	122.6	UPPER
Port Huemene	739 W CHANNEL ISLANDS BLVD	PORT HUENEME	CA	93041	M-F 10:00-5:00, S 10:00-2:00	37100	06	111	0043.04	75.4	MODERATE
Fountain Valley	17400 BROOKHURST ST	FOUNTAIN VALLEY	CA	92708	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0992.51	82.4	MIDDLE
Upland	160 W FOOTHILL BLVD	UPLAND	CA	91786	M-F 10:00-5:00, S 10:00-2:00	40140	06	071	0008.24	79.0	MODERATE
Torrance-Del Amo	3812 SEPULVEDA BLVD	TORRANCE	CA	90505	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	6512.21	126.9	UPPER
Palm Desert	44480 TOWN CENTER WAY	PALM DESERT	CA	92260	M-F 10:00-5:00, S 10:00-2:00	40140	06	065	0451.18	67.7	MODERATE
Yorba Linda	21530 YORBA LINDA BLVD	YORBA LINDA	CA	92887	M-F 10:00-5:00	11244	06	059	0218.25	120.0	MIDDLE
Laguna Niguel	30311 GOLDEN LANTERN	LAGUNA NIGUEL	CA	92677	M-F 10:00-5:00, S 10:00-2:00	11244	06	059	0423.31	82.1	MIDDLE
Agoura Hills	5837 KANAN RD	AGOURA HILLS	CA	91301	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	8003.36	238.5	UPPER
Sherman Oaks-Van Nuys	4464 VAN NUYS BLVD	SHERMAN OAKS	CA	91403	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1412.01	155.2	UPPER
Arcadia-Downtown	100 S 1ST AVE	ARCADIA	CA	91006	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4308.01	113.4	MIDDLE
Encinitas	109 N EL CAMINO REAL	ENCINITAS	CA	92024	M-F 10:00-5:00, S 10:00-2:00	41740	06	073	0171.08	169.9	UPPER
Encino	16601 VENTURA BLVD	ENCINO	CA	91436	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	1397.01	271.7	UPPER
Gardena-Gardena Valley	1275 W REDONDO BEACH BLVD	GARDENA	CA	90247	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	6030.04	90.8	MIDDLE
La Canada-Flintridge	742 FOOTHILL BLVD	LA CANADA	CA	91011	M-F 10:00-5:00, S 10:00-2:00	31084	06	037	4607.00	208.2	UPPER
La Jolla-Golden Triangle	8813 VILLA LA JOLLA DR	LA JOLLA	CA	92037	M-F 10:00-5:00, S 10:00-2:00	41740	06	073	0083.61	112.4	MIDDLE
La Jolla-Downtown	1147 PROSPECT ST	LA JOLLA	CA	92037	M-F 10:00-5:00	41740	06	073	0082.01	225.5	UPPER
Norwalk	13560 SAN ANTONIO DR STE D	NORWALK	CA	90650	M-F 10:00-5:00	31084	06	037	5522.00	69.8	MODERATE
Fruitvale Village	3301 E 12TH ST	OAKLAND	CA	94601	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4061.00	52.9	MODERATE
Pasadena-So Lake	285 S LAKE AVE	PASADENA	CA	91101	M-F 10:00-5:00	31084	06	037	4636.01	135.0	UPPER
Cupertino	19300 STEVENS CREEK BLVD	CUPERTINO	CA	95014	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5080.03	117.8	MIDDLE
Los Angeles-Echo Park	1900 W SUNSET BLVD	LOS ANGELES	CA	90026	M-F 10:00-5:00	31084	06	037	1957.20	80.0	MODERATE
Los Angeles-Miracle Mile	5670 WILSHIRE BLVD STE 150	LOS ANGELES	CA	90036	M-F 10:00-5:00	31084	06	037	2163.02	143.2	UPPER
Huntington Park	7140 PACIFIC BLVD	HUNTINGTON PARK	CA	90255	M-F 10:00-5:00	31084	06	037	5331.08	50.2	MODERATE
Freemont Auto Mall	43804 CHRISTY ST	FREMONT	CA	94538	M-F 10:00-5:00	36084	06	001	4415.03	159.4	UPPER
Los Angeles-Chinatown	800 N HILL ST	LOS ANGELES	CA	90012	M-F 10:00-5:00	31084	06	037	2071.03	43.6	LOW
Las Vegas-Tropicana/Pecos	3333 E TROPICANA AVE	LAS VEGAS	NV	89121	M-F 10:00-5:00, S 10:00-2:00	29820	32	003	0028.23	68.6	MODERATE
Las Vegas-So Maryland Pky	3990 S MARYLAND PKWY	LAS VEGAS	NV	89119	M-F 10:00-5:00, S 10:00-2:00	29820	32	003	0025.01	85.7	MIDDLE
San Francisco-Post	99 POST ST	SAN FRANCISCO	CA	94104	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	41884	06	075	0117.00	0.0	UNKNOWN
San Francisco-Cathedral Hill	1399 POST ST	SAN FRANCISCO	CA	94109	M-F 10:00-5:00	41884	06	075	0151.00	126.6	UPPER
Orinda	37 ORINDA WAY	ORINDA	CA	94563	M-F 10:00-5:00	36084	06	013	3540.02	202.7	UPPER
Fremont	3191 MOWRY AVE	FREMONT	CA	94538	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4419.23	101.0	MIDDLE
San Francisco-Sunset/Irving	701 IRVING ST	SAN FRANCISCO	CA	94122	M-F 10:00-5:00	41884	06	075	0302.02	73.7	MODERATE
Sacramento-Fort Sutter	1116 ALHAMBRA BLVD	SACRAMENTO	CA	95816	M-F 10:00-5:00	40900	06	067	0014.00	137.1	UPPER
Citrus Heights	5610 SUNRISE BLVD	CITRUS HEIGHTS	CA	95610	M-F 10:00-5:00, S 10:00-2:00	40900	06	067	0081.39	56.6	MODERATE
Sacramento-University Village	436 HOWE AVE	SACRAMENTO	CA	95825	M-F 10:00-5:00, S 10:00-2:00	40900	06	067	0054.04	132.5	UPPER
Sacramento-Greenhaven	7231 GREENHAVEN DR	SACRAMENTO	CA	95831	M-F 10:00-5:00, S 10:00-2:00	40900	06	067	0040.20	30.2	LOW
Lafayette	3528 MT DIABLO BLVD	LAFAYETTE	CA	94549	M-F 10:00-5:00	36084	06	013	3490.00	134.8	UPPER
San Rafael-Downtown	666 3RD ST	SAN RAFAEL	CA	94901	M-F 10:00-5:00, S 10:00-2:00	42034	06	041	1110.01	77.3	MODERATE
San Francisco-Sunset/Noriega	1900 NORIEGA ST	SAN FRANCISCO	CA	94122	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0328.02	91.5	MIDDLE
Santa Clara-El Camino Real	3755 EL CAMINO REAL	SANTA CLARA	CA	95051	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5085.07	119.3	MIDDLE
El Cerrito	3030 EL CERRITO PLZ	EL CERRITO	CA	94530	M-F 10:00-5:00, S 10:00-2:00	36084	06	013	3891.00	92.5	MIDDLE
Foster City	951 EDGEWATER BLVD	FOSTER CITY	CA	94404	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6080.23	144.4	UPPER
San Jose-Blossom Hill	1096 BLOSSOM HILL RD	SAN JOSE	CA	95123	M-F 10:00-5:00, S 10:00-2:00	41940	06	085	5120.52	85.0	MIDDLE
Burlingame	210 PRIMROSE RD	BURLINGAME	CA	94010	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6055.02	155.5	UPPER
Bakersfield-Stockdale/California	5554 CALIFORNIA AVE	BAKERSFIELD	CA	93309	M-F 10:00-5:00, S 10:00-2:00	12540	06	029	0018.04	79.2	MODERATE
Oakland-Chinatown	1198 WEBSTER ST	OAKLAND	CA	94607	M-F 10:00-5:00, S 10:00-2:00	36084	06	001	4030.00	25.6	LOW
Millbrae	1000 BROADWAY	MILLBRAE	CA	94030	M-F 10:00-5:00, S 10:00-2:00	41884	06	081	6044.00	75.0	MODERATE
San Francisco-Castro	444 CASTRO ST	SAN FRANCISCO	CA	94114	M-F 10:00-5:00	41884	06	075	0205.00	171.4	UPPER
San Francisco-Outer Richmond	6100 GEARY BLVD	SAN FRANCISCO	CA	94121	M-F 10:00-5:00, S 10:00-2:00	41884	06	075	0427.00	75.6	MODERATE
Atwater	700 BELLEVUE RD	ATWATER	CA	95301	M-F 10:00-5:00, S 10:00-2:00	32900	06	047	0006.02	94.7	MIDDLE
Bakersfield-Oswell	2525 OSWELL ST	BAKERSFIELD	CA	93306	M-F 10:00-5:00, S 10:00-2:00	12540	06	029	0009.09	193.0	UPPER
Clovis	20 W SHAW AVE	CLOVIS	CA	93612	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0031.02	73.3	MODERATE
Fresno-Blackstone/Ashlan	4191 N BLACKSTONE AVE	FRESNO	CA	93726	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0049.01	96.6	MIDDLE
Fresno-Downtown	2303 KERN ST	FRESNO	CA	93721	M-F 10:00-5:00	23420	06	019	0006.02	0.0	UNKNOWN
Fresno-Marks/Herdon	7025 N MARKS AVE	FRESNO	CA	93711	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0043.01	222.1	UPPER
Fresno-Sunnyside	5545 E KINGS CANYON RD	FRESNO	CA	93727	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0030.03	72.4	MODERATE
Fresno-Woodward Park	1010 E PERRIN AVE	FRESNO	CA	93720	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0055.28	254.5	UPPER
Hanford	333 N REDINGTON ST	HANFORD	CA	93230	M-F 10:00-5:00	25260	06	031	0009.02	74.5	MODERATE
Manteca	580 N MAIN ST	MANTECA	CA	95336	M-F 10:00-5:00	44700	06	077	0051.09	77.4	MODERATE
Merced-Downtown	1840 M ST	MERCED	CA	95340	M-F 10:00-5:00, S 10:00-2:00	32900	06	047	0013.02	42.4	LOW
Modesto-Mchenry	2929 MCHENRY AVE	MODESTO	CA	95350	M-F 10:00-5:00	33700	06	099	0008.01	95.1	MIDDLE
Selma	2121 HIGH ST	SELMA	CA	93662	M-F 10:00-5:00, S 10:00-2:00	23420	06	019	0070.02	71.8	MODERATE
Turlock	2000 GEER RD	TURLOCK	CA	95382	M-F 10:00-5:00	33700	06	099	0039.07	125.4	UPPER
Back Of The Yards	1751 W 47TH ST	CHICAGO	IL	60609	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	6113.00	44.9	LOW
Northbrook	1825 LAKE COOK RD	NORTHBROOK	IL	60062	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	8015.00	163.1	UPPER
River Oaks	1779 RIVER OAKS DR	CALUMET CITY	IL	60409	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	8262.01	82.6	MIDDLE
Park Ridge	115 N NORTHWEST HWY	PARK RIDGE	IL	60068	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	8055.01	159.8	UPPER
Chicago Lawn	6222 S KEDZIE AVE	CHICAGO	IL	60629	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	6604.00	51.1	MODERATE
Oak Brook	1900 SPRING RD	OAK BROOK	IL	60523	M-F 10:00-5:00, S 10:00-1:00	16984	17	043	8446.01	138.5	UPPER
Niles	8400 W DEMPSTER ST	NILES	IL	60714	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	8060.04	81.3	MIDDLE
Tinley Park	17401 OAK PARK AVE	TINLEY PARK	IL	60477	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	8253.02	104.4	MIDDLE
Little Village	4010 W 26TH ST	CHICAGO	IL	60623	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	3018.02	45.0	LOW
Schaumburg	601 N MARTINGALE RD	SCHAUMBURG	IL	60173	M-F 10:00-5:00, S 10:00-1:00	16984	17	031	8046.03	98.3	MIDDLE

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BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE	BRANCH HOURS		MSA	State	County	Census Tract	% Median	Category
Fox Valley	2819 AURORA AVE	NAPERVILLE	IL	60540	M-F 10:00-5:00, S 10:00-1:00		16984	17	043	8465.19	127.4	UPPER
Franklin & Adams	222 W ADAMS ST	CHICAGO	IL	60606	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		16984	17	031	8391.00	166.6	UPPER
Old Orchard	4749 GOLF RD	SKOKIE	IL	60076	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8068.01	79.6	MODERATE
Oriand Park	18 ORLAND SQUARE DR	ORLAND PARK	IL	60462	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8241.15	96.3	MIDDLE
Buffalo Grove	105 W DUNDEE RD	BUFFALO GROVE	IL	60089	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8025.03	116.2	MIDDLE
Chatham	8650 S STONY ISLAND AVE	CHICAGO	IL	60617	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8343.00	78.9	MODERATE
Magnificent Mile	539 N MICHIGAN AVE	CHICAGO	IL	60611	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	0814.03	201.2	UPPER
California & Devon	2801 W DEVON AVE	CHICAGO	IL	60659	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	0207.02	67.5	MODERATE
Crystal Lake	225 W VIRGINIA ST	CRYSTAL LAKE	IL	60014	M-F 10:00-5:00, S 10:00-1:00		16984	17	111	8712.02	79.6	MODERATE
Beverly	9449 S WESTERN AVE	CHICAGO	IL	60643	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	7201.00	179.0	UPPER
Brookfield	9009 OGDEN AVE	BROOKFIELD	IL	60513	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8193.00	99.7	MIDDLE
Evanston	817 CHURCH ST	EVANSTON	IL	60201	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8094.02	124.7	UPPER
Portage Park	3535 N CENTRAL AVE	CHICAGO	IL	60634	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	1511.00	74.1	MODERATE
Michigan & Monroe	100 S MICHIGAN AVE	CHICAGO	IL	60603	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		16984	17	031	3204.00	269.9	UPPER
Clark & Wrightwood	2555 N CLARK ST	CHICAGO	IL	60614	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	0701.02	236.7	UPPER
Bridgeport	3430 S HALSTED ST	CHICAGO	IL	60608	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8397.00	105.1	MIDDLE
Highland Park	2011 2ND ST	HIGHLAND PARK	IL	60035	M-F 10:00-5:00, S 10:00-1:00		29404	17	097	8654.00	107.4	MIDDLE
Oak Park/River Forest	7221 LAKE ST	RIVER FOREST	IL	60305	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8120.00	210.0	UPPER
Winnetka	814 ELM ST	WINNETKA	IL	60093	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8005.00	269.9	UPPER
Darien	2225 75TH ST	DARIEN	IL	60561	M-F 10:00-5:00, S 10:00-1:00		16984	17	043	8458.02	106.5	MIDDLE
Downers Grove Main	5134 MAIN ST	DOWNERS GROVE	IL	60515	M-F 10:00-5:00, S 10:00-1:00		16984	17	043	8449.02	160.4	UPPER
St. Charles	1925 LINCOLN HWY	ST CHARLES	IL	60174	M-F 10:00-5:00		20994	17	089	8522.01	110.5	MIDDLE
Arlington North	1828 N ARLINGTON HEIGHTS RD	ARLINGTON HEIGHTS	IL	60004	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8031.00	165.4	UPPER
Naperville	1195 E OGDEN AVE	NAPERVILLE	IL	60563	M-F 10:00-5:00, S 10:00-1:00		16984	17	043	8461.06	159.6	UPPER
Streamwood	800 S BARRINGTON RD	STREAMWOOD	IL	60107	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	8043.09	107.0	MIDDLE
Vernon Hills	700 N MILWAUKEE AVE	VERNON HILLS	IL	60061	M-F 10:00-5:00, S 10:00-1:00		29404	17	097	8645.13	152.0	UPPER
Arlington Downtown (Main)	25 E CAMPBELL ST	ARLINGTON HEIGHTS	IL	60005	M-F 10:00-5:00		16984	17	031	8033.00	162.2	UPPER
Citicorp Center	500 W MADISON ST	CHICAGO	IL	60661	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		16984	17	031	2801.00	217.0	UPPER
Glen Ellyn	444 N MAIN ST	GLEN ELLYN	IL	60137	M-F 10:00-5:00		16984	17	043	8422.00	182.6	UPPER
Lombard	1210 S MAIN ST	LOMBARD	IL	60148	M-F 10:00-5:00		16984	17	043	8443.04	116.8	MIDDLE
Bloomingtondale	308 W ARMY TRAIL RD	BLOOMINGDALE	IL	60108	M-F 10:00-5:00, S 10:00-1:00		16984	17	043	8412.09	140.2	UPPER
Elk Grove Village	850 S ARLINGTON HEIGHTS RD	ELK GROVE VILLAGE	IL	60007	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	7702.02	97.8	MIDDLE
Palatine	333 E NORTHWEST HWY	PALATINE	IL	60067	M-F 10:00-5:00		16984	17	031	8038.00	121.3	UPPER
Armitage & Halsted	2001 N HALSTED ST	CHICAGO	IL	60614	M-F 10:00-5:00		16984	17	031	0712.00	141.3	UPPER
Oak Street	1 E OAK ST	CHICAGO	IL	60611	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	0812.01	269.9	UPPER
Dearborn & Washington	69 W WASHINGTON ST	CHICAGO	IL	60602	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		16984	17	031	8391.00	166.6	UPPER
Naperville Forgeue Dr	2775 FORGUE DR	NAPERVILLE	IL	60564	M-F 10:00-5:00, S 10:00-1:00		16984	17	197	8803.07	128.1	UPPER
University Of Chicago	5812 S ELLIS AVE	CHICAGO	IL	60637	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		16984	17	031	4204.00	33.1	LOW
Kenwood	1310 E 47TH ST	CHICAGO	IL	60653	M-F 10:00-5:00		16984	17	031	3901.00	139.7	UPPER
Jeffery Manor	2065 E 95TH ST	CHICAGO	IL	60617	M-F 10:00-5:00		16984	17	031	5103.00	29.2	LOW
Chicago Chinatown	2022 S ARCHER AVE	CHICAGO	IL	60616	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-1:00		16984	17	031	8411.00	65.5	MODERATE
Pilsen	2503 W CERMAK RD	CHICAGO	IL	60608	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	3012.00	36.2	LOW
Logan Square	2295 N MILWAUKEE AVE	CHICAGO	IL	60647	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	2214.00	165.7	UPPER
Chicago Uptown	4887 N BROADWAY ST	CHICAGO	IL	60640	M-F 10:00-5:00, S 10:00-1:00		16984	17	031	0311.00	118.1	MIDDLE
Glenview	1701 E LAKE AVE	GLENVIEW	IL	60025	M-F 10:00-5:00		16984	17	031	8022.00	172.0	UPPER
Elmhurst	136 N YORK ST # A	ELMHURST	IL	60126	M-F 10:00-5:00, S 10:00-1:00		16984	17	043	8429.00	226.9	UPPER
Sioux Falls	5800 S CORPORATE PL	SIOUX FALLS	SD	57108	M-F 9:00-4:00		43620	46	083	0101.10	98.6	MIDDLE
Michigan & Lake	180 N MICHIGAN AVE	CHICAGO	IL	60601	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		16984	17	031	3201.02	249.6	UPPER
West Boca	9955 GLADES RD	BOCA RATON	FL	33434	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		48424	12	099	0077.16	110.9	MIDDLE
Cypress Creek	899 W CYPRESS CREEK RD	FORT LAUDERDALE	FL	33309	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		22744	12	011	0502.04	81.2	MIDDLE
Aventura	2750 AVENTURA BLVD	AVENTURA	FL	33180	M-F 10:00-5:00, S 10:00-2:00		33124	12	086	0001.34	123.9	UPPER
Boca Woodfield	3009 YAMATO RD	BOCA RATON	FL	33434	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		48424	12	099	0070.07	248.0	UPPER
Biscayne	2001 BISCAYNE BLVD	MIAMI	FL	33137	M-F 10:00-5:00, S 10:00-2:00		33124	12	086	0027.09	179.0	UPPER
Northside	260 EAST PLZ	MIAMI	FL	33147	M-F 10:00-5:00		33124	12	086	0009.04	92.7	MIDDLE
Coral Way	1600 CORAL WAY	CORAL GABLES	FL	33145	M-F 10:00-5:00, S 10:00-2:00		33124	12	086	0069.02	161.1	UPPER
Mall of the Americas	7795 W FLAGLER ST	MIAMI	FL	33144	M-F 10:00-5:00, S 10:00-2:00		33124	12	086	0090.14	121.8	UPPER
Arthur Godfrey	401 W 41ST ST	MIAMI BEACH	FL	33140	M-F 10:00-5:00		33124	12	086	0040.00	260.3	UPPER
Hollywood East	3800 S OCEAN DR	HOLLYWOOD	FL	33019	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		22744	12	011	0901.03	69.4	MODERATE
Alhambra - Alhambra Circle	396 ALHAMBRA CIR	CORAL GABLES	FL	33134	M-F 10:00-5:00		33124	12	086	0062.06	257.8	UPPER
Sunset Harbour	1824 ALTON RD STE C	MIAMI BEACH	FL	33139	M-F 10:00-5:00, S 10:00-2:00		33124	12	086	0041.06	31.1	UPPER
Surfside	9525 HARDING AVE	SURFSIDE	FL	33154	M-F 10:00-5:00		33124	12	086	0038.04	153.4	UPPER
Tamarac	5825 N UNIVERSITY DR	TAMARAC	FL	33321	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	0601.29	72.5	MODERATE
Boca Raton (Pointe)	7400 W CAMINO REAL STE 130	BOCA RATON	FL	33433	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		48424	12	099	0076.23	124.3	UPPER
Plantation	8400 W BROWARD BLVD	PLANTATION	FL	33324	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	0610.04	114.7	MIDDLE
Palm Beach Gardens	11521 US HIGHWAY 1	PALM BEACH GARDENS	FL	33408	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		48424	12	099	0006.00	150.6	UPPER
So. Coral Springs	2789 N UNIVERSITY DR	CORAL SPRINGS	FL	33065	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	0203.23	76.7	MODERATE
Delray West	4071 W ATLANTIC AVE	DELRAY BEACH	FL	33445	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		48424	12	099	0069.09	101.6	MIDDLE
Key Biscayne	84 CRANDON BLVD	KEY BISCAYNE	FL	33149	M-F 10:00-5:00		33124	12	086	0046.02	353.7	UPPER
Deerfield	3660 W HILLSBORO BLVD	DEERFIELD BEACH	FL	33442	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	0104.02	75.8	MODERATE
Doral	8750 NW 36TH ST	DORAL	FL	33178	M-F 10:00-5:00		33124	12	086	0090.10	143.8	UPPER
Boca Via Mizner	101 E CAMINO REAL STE 112	BOCA RATON	FL	33432	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		48424	12	099	0075.05	281.1	UPPER
Pembroke Pines West	18395 PINES BLVD	PEMBROKE PINES	FL	33029	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00		22744	12	011	1103.03	197.7	UPPER
Pembroke Pines East	8411 PINES BLVD	PEMBROKE PINES	FL	33024	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	1103.12	77.0	MODERATE
Pincrest	9131 S DIXIE HWY	PINECREST	FL	33156	M-F 10:00-5:00, S 10:00-2:00		33124	12	086	0078.07	307.1	UPPER
Oakland Park	3101 N FEDERAL HWY	FORT LAUDERDALE	FL	33306	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	0506.02	103.4	MIDDLE
Weston	1636 TOWN CENTER CIR	WESTON	FL	33326	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00		22744	12	011	0703.12	183.1	UPPER
Hialeah	1001 W 49TH ST	HIALEAH	FL	33012	M-F 10:00-5:00		33124	12	086	0007.18	64.7	MODERATE

Citibank, National Association  
Financial Center Listing

FINANCIAL CENTER					BRANCH HOURS	CENSUS DATA					
BRANCH NAME	ADDRESS	CITY	STATE	ZIP CODE		MSA	State	County	Census Tract	% Median	Category
Tamiami	2375 SW 122ND AVE	MIAMI	FL	33175	M-F 10:00-5:00, S 10:00-2:00	33124	12	086	0146.01	38.8	LOW
Doral West	10805 NW 41ST ST	DORAL	FL	33178	M-F 10:00-5:00, S 10:00-2:00	33124	12	086	0090.39	124.9	UPPER
Boynton Beach	10086 S JOG RD	BOYNTON BEACH	FL	33437	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	48424	12	099	0059.49	128.9	UPPER
Okeechobee	5867 OKEECHOBEE BLVD	WEST PALM BEACH	FL	33417	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	48424	12	099	0019.13	37.2	LOW
Miramar	16101 MIRAMAR PKWY	MIRAMAR	FL	33027	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	22744	12	011	1103.60	195.0	UPPER
West Kendall	13608 SW 88TH ST	MIAMI	FL	33186	M-F 10:00-5:00, S 10:00-2:00	33124	12	086	0190.00	129.7	UPPER
Coral Gables	1190 S DIXIE HWY	CORAL GABLES	FL	33146	M-F 10:00-5:00	33124	12	086	0075.03	335.9	UPPER
Brickell	502 BRICKELL AVE	MIAMI	FL	33131	M-F 10:00-5:00	33124	12	086	0067.20	201.2	UPPER
Riverside	1627 NW 27TH AVE	MIAMI	FL	33125	M-F 10:00-5:00	33124	12	086	0051.04	51.5	MODERATE
Miami Shores	10800 BISCAYNE BLVD STE 100	MIAMI	FL	33161	M-F 10:00-5:00	33124	12	086	0012.09	74.5	MODERATE
London Square	13430 SW 120TH ST	MIAMI	FL	33186	M-F 10:00-5:00, S 10:00-2:00	33124	12	086	0194.02	114.1	MIDDLE
Dania	255 E DANIA BEACH BLVD	DANIA	FL	33004	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	22744	12	011	0801.02	90.1	MIDDLE
Ft Lauderdale	500 E BROWARD BLVD	FORT LAUDERDALE	FL	33394	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	22744	12	011	0425.02	187.1	UPPER
Coconut Creek	4807 COCONUT CREEK PKWY	COCONUT CREEK	FL	33063	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00	22744	12	011	0201.04	84.7	MIDDLE
Bayfront	201 S BISCAYNE BLVD	MIAMI	FL	33131	M-F 10:00-5:00	33124	12	086	0037.08	217.3	UPPER
Bird Road	8701 SW 40TH ST	MIAMI	FL	33165	M-F 10:00-5:00, S 10:00-2:00	33124	12	086	0088.05	79.1	MODERATE
Weston Country Isles	1290 WESTON RD	WESTON	FL	33326	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	22744	12	011	0703.10	120.9	UPPER
Spanish River	4055 N FEDERAL HWY	BOCA RATON	FL	33431	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	48424	12	099	0073.02	81.9	MIDDLE
Sunny Isles Beach	18090 COLLINS AVE # 9-10	SUNNY ISLES BEACH	FL	33160	M-F 10:00-5:00	33124	12	086	0001.23	157.0	UPPER
Doral Commons	7480 NW 104TH AVE	DORAL	FL	33178	M-F 10:00-5:00, S 10:00-2:00	33124	12	086	0090.40	132.2	UPPER
Miami Mid-Town	3300 N MIAMI AVE	MIAMI	FL	33127	M-F 10:00-5:00	33124	12	086	0026.00	81.2	MIDDLE
5th and Jefferson	830 5TH ST	MIAMI BEACH	FL	33139	M-F 10:00-5:00	33124	12	086	0044.05	92.7	MIDDLE
Newark	721 BROAD ST	NEWARK	NJ	07102	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35084	34	013	0081.00	47.6	LOW
Paramus Rt 17	700 N STATE RT 17	PARAMUS	NJ	07652	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	003	0423.02	183.6	UPPER
Hoboken	5 MARINE VIEW PLZ	HOBOKEN	NJ	07030	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	017	0194.00	92.6	MIDDLE
Paramus Rt 4	231 W STATE RT 4	PARAMUS	NJ	07652	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	003	0424.00	162.3	UPPER
Clifton	378 ROUTE 3	CLIFTON	NJ	07014	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	031	1244.02	118.6	MIDDLE
Ridgewood	28-32 E RIDGEWOOD AVE	RIDGEWOOD	NJ	07450	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	003	0474.00	217.3	UPPER
Fort Lee	2071 LEMOINE AVE	FORT LEE	NJ	07024	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	003	0192.02	113.9	MIDDLE
Englewood	89 ENGLE ST	ENGLEWOOD	NJ	07631	M 9:00-5:00, T-Th 9:00-4:00, F 9:00-5:00, S 10:00-2:00	35614	34	003	0154.01	76.5	MODERATE
Private Bank New York	153 EAST 53RD STREET	NEW YORK	NY	10022	M-F 9:00-5:00	35614	36	061	0100.00	292.5	UPPER
Private Bank Miami	201 S. BISCAYNE BLVD.	MIAMI	FL	33131	M-F 9:00-5:00	33124	12	086	0037.08	217.3	UPPER
Private Bank Los Angeles	300 SOUTH GRAND AVE.	LOS ANGELES	CA	90071	M-F 8:30-3:00	31084	06	037	2075.02	0.0	UNKNOWN
Hato Rey	235 CALLE FEDERICO COSTA	SAN JUAN	PR	00918	M-F 10:00-2:00	41980	72	127	0105.00	207.5	UPPER

As of April 1, 2025



# Financial Center Openings and Closures

**Citibank, National Association**  
**Financial Center Openings 2023 - Q1 2025**

FINANCIAL CENTER							CENSUS DATA					
Opening Date	Activity	Branch Name	Address	City	State	Zip	MSA	State	County	Census Tract	% Median	Category
2024-11-12	Opening	Pilsen	2503 W CERMAK RD	CHICAGO	IL	60608	16984	17	031	3012.00	36.2	LOW
2024-12-09	Opening	Clarendon	2879 CLARENDON BLVD	ARLINGTON	VA	22201	11694	51	013	1018.01	134.0	UPPER
2025-01-27	Opening	Vienna	201 MAPLE AVE E	VIENNA	VA	22180	11694	51	059	4608.00	174.7	UPPER
2025-03-24	Opening	Tamiami	2375 SW 122ND AVE	MIAMI	FL	33175	33124	12	086	0146.01	38.8	LOW
2025-03-31	Opening	Pacific Heights	2310 FILLMORE ST	SAN FRANCISCO	CA	94115	41884	06	075	0135.00	174.2	UPPER

As of April 1, 2025

**Citibank, National Association  
Financial Center Closures 2023 - Q1 2025**

FINANCIAL CENTER							CENSUS DATA					
Date	Activity	Branch Name	Address	City	State	Zip	MSA	State	County	Census Tract	% Median	Category
2023-02-10	Closure	Greenlawn	260 PULASKI RD	GREENLAWN	NY	11740	35004	36	103	1113.00	118.3	MIDDLE
2023-09-29	Closure	White Plains South	444 MAMARONECK AVE	WHITE PLAINS	NY	10605	35614	36	119	0095.00	141.0	UPPER
2023-10-06	Closure	Tujunga	10460 MOUNT GLEASON AVE	TUJUNGA	CA	91042	31084	06	037	1031.02	95.5	MIDDLE
2023-10-06	Closure	Big Bear Lake	41969 BIG BEAR BLVD	BIG BEAR LAKE	CA	92315	40140	06	071	0112.03	84.1	MIDDLE
2023-10-06	Closure	Capitola	1995 41ST AVE	CAPITOLA	CA	95010	42100	06	087	1217.02	99.0	MIDDLE
2024-01-12	Closure	5th Avenue & 60th St	785 5TH AVE	NEW YORK	NY	10022	35614	36	061	0114.01	292.5	UPPER
2024-03-31	Closure	Liberty Ave	1200 LIBERTY AVE	BROOKLYN	NY	11208	35614	36	047	1188.00	67.9	MODERATE
2024-05-10	Closure	Islip Mac Arthur	4175 VETERANS MEMORIAL HWY	RONKONKOMA	NY	11779	35004	36	103	1466.18	85.3	MIDDLE
2024-06-28	Closure	Lakeville Road	27206 UNION TPKE	NEW HYDE PARK	NY	11040	35614	36	081	1579.01	143.9	UPPER
2024-06-28	Closure	Middle Village	7809 METROPOLITAN AVE	MIDDLE VILLAGE	NY	11379	35614	36	081	0657.03	129.5	UPPER
2024-06-28	Closure	SF-Potrero Hill	350 RHODE ISLAND ST	SAN FRANCISCO	CA	94103	41884	06	075	0607.02	0.0	UNKNOWN
2024-12-20	Closure	Jacksonville Employee Center	14000 CITICARDS WAY	JACKSONVILLE	FL	32258	27260	12	031	0144.23	126.9	UPPER

As of April 1, 2025



# List of Products and Services

The list below and the additional information about the bank's products, services, fees, disclosures, and other current information that follow represent the banks services generally offered as of April 1, 2025. Please ask an employee if you would like a copy of our current disclosures that are available in English, Spanish, and Chinese.

## **Consumer Bank Service Offerings**

### **Consumer Deposit Account Agreement (CDAA) - U.S. Markets**

- General Terms
- Simplified banking
- Relationship Tiers
- Account Statements
- Products
  - Checking accounts
    - Regular Checking account
    - Access Checking account
  - Savings Accounts
    - Citi Savings account
    - Citi Accelerate Savings account
    - Citi Miles Ahead Savings account
    - Court Ordered Money Market account
    - Certificates of Deposit
    - IRA accounts
- Opening and Closing Accounts
- Account Transactions
- Electronic Fund Transfers
- Other Fund Transfer Services
- Additional Important Terms and Information
- Arbitration
- Fee Schedule
- Funds Availability at Citibank
- Discontinued Products, Services and Features
- Definitions

## **Business Banking Service Offerings**

### **CitiBusiness® Client Manual – U.S. Markets**

- General Information
- CitiBusiness® Checking Accounts
- CitiBusiness® Savings Accounts
  - Insured Money Market Account (IMMA)
  - Certificates of Deposit (CD)
- Overdraft Protection
- Account Transactions
- Electronic Banking
- Arbitration
- Definitions
- Funds Availability at Citibank
- ERISA Section 408(b)(2) Disclosure Document

# Consumer Deposit Account Agreement

**U.S. Markets**

**Effective November 14, 2024**



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## How do I update my contact information?

We have multiple options you may be able to use to update your contact information, including changing your profile settings on Citi Online or the Citi Mobile App or speaking to a banker at a branch or through 1-888-CITIBANK. For TTY: We accept 711 or other Relay Service.

It may be necessary for you to make your request in writing. To ensure quality service, calls are randomly monitored and may be recorded.

Citi will never call and ask you to share your online password. We will never ask for remote access to your electronic device. We will never ask you to wire funds to a safe location. Refer to page 56 for more helpful tips.

## Introduction

The Client Manual — The *Consumer Deposit Account Agreement* (alternatively referred to as “CMA”, “Client Manual Agreement” or “Agreement”) applies to accounts in simplified banking. Terms, conditions and fees for accounts, products, programs and services are subject to change. This Agreement is subject to change at any time without notice to you unless required by law. As applicable, we will make amendments or amended versions of the Agreement available to you. You can obtain copies of the current CMA by phone, online at [citi.com/accountagreementsandnotices](http://citi.com/accountagreementsandnotices) and in Citibank branches.

**Definitions.** In this Agreement, “we”, “our”, and “us” shall mean Citibank and “you” and “your” shall mean you, the account owner and your authorized representatives. Important terms and acronyms used throughout the Agreement are defined in *Appendix 4*. Other words or terms used in this Agreement may be defined in the context in which they are used.

This Agreement is an agreement between you, a Consumer Deposit Account owner (including individuals with authority to withdraw funds from or use your account, refer to *Account Ownership*), and Citibank, N.A. (“Citibank”). “Consumer Deposit Accounts” (or “Account(s)”) mean consumer deposit accounts held with Citibank such as Checking accounts, Savings accounts, Certificate of Deposit accounts, and products, services, and features related to those accounts. IRA accounts are Consumer Deposit Accounts governed by the Citibank IRA plan documents and this Agreement. Your Accounts may be subject to additional agreements when you enroll in optional services.

When you open a Consumer Deposit Account, you agree you and your accounts will be governed by this Agreement. Please review this Agreement carefully and keep a copy along with amendments for future reference.

**Contact Us.** You must give us your current mailing and email address.

**Fraud.** If you are concerned about suspected fraudulent use of your accounts, please contact us immediately by calling the phone number on the back of your Citibank Banking Card or the Contact Us section of this Agreement.

**Complaints.** You agree to contact us for any complaints or inquiries related to your Citibank accounts.

**Protecting your Passwords and Credentials.** Citibank will never ask for your password - so do not ever give your password to any person, especially any person who contacts you and claims to be from Citibank. You agree to contact Citibank promptly of any unauthorized use of your password or security breach. We may terminate your digital access to protect your interest or Citibank’s interest at any time.

**Identity Theft.** For any customer who believes they may be a victim of identity theft, we encourage you to visit the Federal Trade Commission (FTC) website at [www.IdentityTheft.gov](http://www.IdentityTheft.gov) which provides victims of identity theft with resources to help guide you through the recovery process. For questions about FTC Identity Theft Recovery solutions, please contact 1-877-438-4338. For TTY: We accept 711 or other Relay Service. If you have a concern about suspected fraud, please contact us immediately.

**Wire Transfer, Zelle® Transfers, and ATM Security Tips.** We encourage our customers to use safe and secure practices at all times, especially when wiring funds or using a Citibank® ATM Card or Citibank® Debit Card. We take account safety and security very seriously and provided you with *General Tips for Wire Transfer Safety* in this Agreement, emphasizing common types of fraud as described by the Federal Bureau of Investigation and the Federal Trade Commission. We have also provided you with ATM Security Tips and Zelle® Safety Tips. You can find these tips in the Electronic Fund Transfers section of this Agreement. We hope you’ll find these tips most helpful in protecting your account(s) and minimizing risk.

**Arbitration.** Please read the Arbitration section of this Agreement. This section addresses how a dispute involving you and Citibank will be resolved. In the event of a dispute involving you and Citibank, you may not be able to go to court, have a jury trial or initiate or participate in a class action.

# 1 General Terms

Citibank's relationship with you is debtor and creditor. No fiduciary, quasi-fiduciary or other special relationship exists between you and Citibank. We owe you a duty of ordinary care. Any internal policies or procedures we may maintain above reasonable standards and general banking usage are solely for Citibank's benefit and do not create a higher standard of care other than as required by law.

**Waiver.** We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time.

Please consult the current version of the Agreement which is available in branches and online at [citi.com/accountagreementsandnotices](http://citi.com/accountagreementsandnotices).

**Severability.** Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

**Complaints and Inquiries.** In the event you were referred by a Citibank affiliate or other party to open an account with Citibank, you agree to contact us for any complaints or inquiries related to your Citibank accounts.

**Language.** English is the controlling language governing your account. As an example, the English version governs this Agreement.

If your preferred communication language is other than English, we may not be able to accommodate your language preference at all of our branches or for all products and services. As a courtesy, at your request and for your convenience only, when you open an account we may be able to provide you with services in your preferred language. Account communications and certain other notices, disclosures and communications may only be available in English. Certain communications and notices may be available in Spanish. Communication options include:

- **Agreement and Account Statements.** For customers who inform us their preferred language is Spanish, upon your request Citibank can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your Account Statement. Although we may send you a Spanish version of your Account Statement, you can obtain an English version upon request.
- **Branch.** Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch in your preferred language. Not all preferred languages are available in every branch. Please call the phone number on the back of your Citibank Banking Card to find branches with representatives who speak your preferred language.
- **Customer Service.** You may be able to receive customer service in your preferred language by calling the phone number on the back of your Citibank Banking Card.

**Consumer Use.** Accounts are for personal purposes only and not for business purposes.

## 2 Simplified banking

With simplified banking, your consumer Eligible Deposit and Investment (EDI) accounts will be linked to create one Combined Average Monthly Balance (CAMB) to determine your features and benefits. Higher CAMBs for deposit account owners may allow you to join Relationship Tiers and receive Monthly Service Fee and Non-Citi ATM fee waivers. Please refer to section 3 *Relationship Tiers* and section 5 *Products*. Simplified banking customers who own multiple deposit accounts also may receive one Account Statement as explained in section 4 *Account Statements*.

Your CAMB is the total of the End of Day Available Now balances for all your EDI account(s) in a calendar month divided by the number of days in that month. Your CAMB is based on the calendar month which may be different than your Statement Period. You must be the owner (or beneficial owner) of an EDI account for the account to contribute toward your CAMB. Not all accounts appearing on your Account Statements are EDI accounts. You may contact us to learn which of your EDI accounts contribute to your CAMB. If you only have one EDI account, your CAMB is based on the Average Monthly Balance of that EDI account. Entities share CAMB with other accounts under the same title. EDI accounts with the same Tax Identification Number as consumers, including those owned by revocable and irrevocable trusts, may be included in CAMB.

Account linking in simplified banking replaces any prior written or oral linking requests or agreements made before your accounts were converted to simplified banking. Any existing package waivers, including fee waivers, were terminated when you or your accounts converted to simplified banking. Account linking in simplified banking has no effect on accounts you have linked for other purposes such as setting up and performing certain transactions.

### Consumer Eligible Deposit and Investment (EDI) Accounts

<b>EDI Deposit Accounts</b>	Regular Checking, Access Checking, Citi Accelerate Savings, Citi Savings, Citi Miles Ahead Savings, Citibank Savings Plus, Certificates of Deposit
<b>EDI Retirement Accounts</b>	IRAs and Roth IRAs, CGMI IRAs and Roth IRAs
<b>EDI Investment Accounts<sup>1</sup></b>	Investments in your linked Citigroup Global Markets Inc. (CGMI) Accounts <sup>2</sup> and annuity positions shown on linked CGMI Account Statements <sup>3</sup>

The following accounts are excluded from EDI accounts: accounts owned by Estates, COMMA accounts, Collateral Holding accounts, Secured CD accounts, certain personal investment companies, accounts in a money purchase plan or profit sharing plan, accounts in a tax-qualified education savings plan, and accounts opened through Citi Global Wealth at Work,<sup>4</sup> Citi Private Bank,<sup>4</sup> and International Personal Bank.<sup>4</sup>

**Investment accounts may be subject to further terms and requirements with CGMI.**

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<sup>1</sup> Offered through Citigroup Global Markets Inc. (CGMI)

<sup>2</sup> Reduced by the amount of any outstanding margin loan balance. Accounts carried and securities-based lending provided by Pershing LLC, member FINRA, NYSE, SIPC.

<sup>3</sup> Except tax-qualified annuities which includes annuities that qualify under Sections 401, 403, 408 and 457 of the Internal Revenue Code.

<sup>4</sup> Banking products and services are provided by Citibank, N.A.. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. (CGMI), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.



**Family Links.** Starting in the first month existing deposit customers who are Eligible Family Members (“Members”) are in a “Family Link”,<sup>5</sup> their CAMB will include EDI accounts they own along with EDI accounts owned by Members. The CAMB for your Family Link may be higher than your individual CAMB, entitling deposit customers to join a Relationship Tier or different Relationship Tier.

When participating in a Family Link, all EDI accounts you own will be included in the CAMB for the Family Link; you cannot remove individual accounts. Existing Members will be told the names of all existing Members and Invited Members who have accepted an invitation to join the Family Link.

**If you are in a Family Link with someone who is not an Eligible Family Member or do not want to be in a Family Link, opt out of the Family Link by speaking to a banker on the phone or in a branch.** Existing Members can opt out of Family Linking at any time. Your membership in the Family Link will be terminated on the day of your request. Your balances will no longer be included in CAMB on the first day of the month after you opt out.

Eligible Family Members may create a new Family Link or join an existing Family Link. New Family Linking is created immediately when the Invited Member accepts the invitation. If you invite a new Eligible Family Member (Invited Member) to join a Family Link, you are responsible to inform all Invited Members and existing Members about who is in the Family Link. Existing Members will be notified when an Invited Member has accepted the invitation to join the Family Link. The Invited Member will not be added until 30 calendar days after Citibank sends notice to existing Members. Family CAMB will be updated with the Invited Member’s balances on the first day of the month after joining.

#### **Legacy Relationships.**

When converted to simplified banking, certain customers who owned deposit accounts were notified and converted to a “Legacy Relationship” with each other when they owned accounts in the same package(s) (“LR Members”).

Customers can only be in one Family Link or Legacy Relationship at a time and each must have at least two Members. Minors cannot be Members or LR Members. You cannot be in a Family Link or Legacy Relationship if you have opted out of Relationship Tiers.

The CAMB for LR Members will include EDI accounts they own along with EDI accounts owned by other LR Members. The CAMB for your Legacy Relationship may be higher than your individual CAMB, entitling you to join a Relationship Tier or different Relationship Tier.

When participating in a Legacy Relationship, all EDI accounts you own will be included in the CAMB for the Legacy Relationship; you cannot remove individual accounts. Existing LR Members will know the names of all existing LR Members. **If you are in a Legacy Relationship with someone who is not an Eligible Family Member or do not want to be in a Legacy Relationship, opt out of the Legacy Relationship by speaking to a banker on the phone or in a branch.** Your membership in the Legacy Relationship will be terminated on the day of your request.

You cannot add new accounts or new LR Members to a Legacy Relationship, but you may be eligible to convert your Legacy Relationship to a Family Link. One LR Member can convert the Legacy Relationship to a Family Link. You will be notified if your Legacy Relationship has been converted to a Family Link.

<sup>5</sup> If you participated in Household Linking of Accounts prior to simplified banking, you were converted to Family Linking pursuant to separate notice.

“Eligible Family Members” and “LR Members” are immediate family who reside at the same address. When participating in Family Linking or Legacy Relationships, you agree to comply with limitations described under this Agreement and in applicable law. Note the definitions are different for retirement accounts. Attestation to these limitations may be required at any time under federal regulations:

- When accounts in a Family Link or Legacy Relationship include both deposit accounts and accounts with one of our affiliates, immediate family members whose accounts can contribute to certain Relationship Tier and pricing benefits are limited to the account owner and spouse; the account owner’s parents, step-parents, siblings, step-brothers, step-sisters, children, step-children, grandchildren and their spouses.
- Retirement accounts can only contribute to pricing benefits for the retirement account owner and spouse; the retirement account owner’s parents and grandparents, and the retirement account owner’s children, grandchildren, siblings and their spouses.

Family Link Members and Legacy Relationship Members will not have access to accounts or account balances they do not own, but Members will see the CAMB range applicable to the overall balance of all EDI accounts in the Family Link or Legacy Relationships on Account Statements. As a result, Joint Account owners, Members of Family Relationships, and Members of Legacy Relationships may be able to deduce approximate balances of other owners, Members, and LR Members. When deciding to participate in Family Links and Legacy Relationships or when deciding to open a Joint Account, customers should evaluate their privacy needs, along with their need for balance and combined balance advantages.

## 3 Relationship Tiers

### 3.1 What are Relationship Tiers?

The **Citi Priority Relationship Tier** offers on-demand financial guidance, digital tools that fit your lifestyle, and an enhanced level of benefits that support your needs as they evolve.

The **Citigold® Relationship Tier** offers personal service, collaborative financial guidance from Citigold® Relationship Managers and Citi Personal Wealth Management Wealth Advisors, fee waivers and discounts on select deposit products, global travel benefits, and much more.

The **Citigold® Private Client Relationship Tier** offers premier banking with a higher level of service and wealth management for those with complex financial needs, plus access to travel and lifestyle benefits, including unique experiences.

Relationship Tiers			
	Citi Priority	Citigold®	Citigold® Private Client
<b>Monthly Service Fees waivers</b> Monthly Service Fee waiver applicable in the months customers are in the Citi Priority, Citigold or Citigold Private Client Relationship Tiers.	✓	✓	✓
<b>Non-Citi ATM fee waivers</b> Customers will receive a fee waiver for their non-Citi ATM fee in the months they are in the Citi Priority, Citigold or Citigold Private Client Relationship Tiers.	✓	✓	✓
<b>Fee waivers and discounts on select deposit products and services</b> Please refer to <i>Appendix 1: Fee Schedule</i> for a description of reduced charges for customers in a Relationship Tier.	✓	✓	✓
<b>Higher Annual Percentage Yield</b> Customers in Relationship Tiers may receive a higher APY for Citi Savings accounts and Citibank Savings Plus accounts. Please refer to your Rate Sheet.	✓	✓	✓
<b>Increased Citibank Card Signature, PIN and Cash Limits</b> Please refer to <i>Citibank Banking Card Transaction Limits</i> chart.	✓	✓	✓
<b>Increased Citibank Global Transfer Service Limits</b> Please refer to chart titled: <i>Citibank Global Transfer Service Limits for Account-to-Account Transfers by channel</i> .	✓	✓	✓
<b>Lifestyle Benefits</b> Speak to a banker or visit <a href="http://citi.com">citi.com</a> to learn more.		✓	✓
<b>Reimbursement of ATM Fees charged by other banks</b>		✓	✓

**Relationship Pricing benefits** may be available to Citibank customers including Relationship Tier customers. Speak to a banker or visit [citi.com](http://citi.com) to learn more.

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### 3.2 What is Re-Tiering?

Through Re-Tiering, if your CAMB meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically join a higher Relationship Tier. If you want to maintain your current Relationship Tier, your CAMB must not fall below the Balance Range for three consecutive calendar months or you will be Re-Tiered Out. You may qualify for a Relationship Tier faster or maintain your Relationship Tier through Tier Acceleration.

CAMB Balance Range Chart			
	Citi Priority Balance Ranges	Citigold® Balance Ranges	Citigold® Private Client Balance Ranges
To attain Relationship Tier	\$30,000 – \$199,999.99	\$200,000 – \$999,999.99	\$1,000,000 or more
To remain in Relationship Tier	\$30,000 – \$199,999.99	\$180,000 – \$999,999.99	\$800,000 or more

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### 3.3 How do I join a Relationship Tier?

**New accounts.**

New EDI accounts opened by existing customers will be linked to their existing EDI accounts. Existing customers cannot choose a Relationship Tier when they open a new account.

Only customers who did not own a Citibank Checking, Savings, CD, IRA, or investment account (investment accounts are offered through CGMI) in the 30 calendar days prior to opening their new EDI account (“New to Relationship” customers) can choose their Relationship Tier when opening their new EDI account. New to Relationship customers interested in opening a new deposit account in the Citigold Private Client Relationship Tier must apply with a banker in a branch or over the phone.

For New to Relationship customers, CAMB review for Re-Tiering will begin in the first full month after account opening, but it takes three months of sustained Balance Ranges for an Up-Tiering or Re-Tiering Out change.

### Existing accounts and Re-Tiering.

Relationship Tiers for existing customers can change in any month. Your CAMB will be reviewed each calendar month in comparison to Relationship Tier Balance Range requirements, but it takes three months of sustained Balance Ranges for a Re-Tiering change. Unless you enroll in Tier Acceleration, your CAMB is reviewed on the last calendar day of each month, which may be before your Statement Period Date. Customers who qualify for Re-Tiering or Tier Acceleration will join their new Relationship Tier on the first calendar day of the following month.

Special note for Customers whose Relationship Tier status changes before the end of their current Statement Period:

- Your first day in a new Relationship Tier will always be the first calendar day of a month.
- You will receive a partial-month Account Statement beginning on your existing Statement Period start date and ending on the day before your Relationship Tier status changes (this time period is referred to as a “Partial Month”).
- Unless you are eligible for a fee waiver as shown on your Partial Month statement, Monthly Service Fees and Non-Citi ATM fees will be charged on the first Business Day after the Partial Month.
- If you are joining a Relationship Tier for the first time or rejoining a Relationship Tier after previously making a change to your Statement Period Date, your Statement Period Date will be updated to the end of the calendar month. Any change to your Statement Period Date will impact all Checking Plus account(s) on that Account Statement.

#### If you increase your balances:

If your CAMB range meets the minimum Balance Range required for a higher Relationship Tier for three consecutive calendar months, you'll automatically be “Re-Tiered Up”.

#### If you decrease your balances:

If your CAMB drops below your Relationship Tier's minimum Balance Range for three consecutive calendar months, you'll automatically be “Re-Tiered Out”.

Your individual Account Statement will show your current monthly Relationship Tier, your 3-month CAMB Balance Range history and your 3-month Relationship Tier history as of the date of the Account Statement. The EDI accounts contributing to the CAMB range displayed on your Account Statement(s) may not appear on one Account statement. Some accounts appearing on an Account Statement are not EDI accounts. CD account and IRA account customers with no other deposit accounts do not receive Account Statements and will be notified about their Relationship Tier by separate communication. CD account and IRA account customers can contact Citibank at any time to learn their current monthly Relationship Tier, their 3-month CAMB range history, and their 3-month Relationship Tier history.

When customers own accounts as Joint Owners, the Relationship Tier associated with their account will be determined by the highest Relationship Tier among joint owners. The CAMB shown on a Joint Account Statement will show the highest CAMB range among account owners.

**Opting Out of Relationship Tiers.** You may opt out of Relationship Tiers at any time by speaking to a banker. If you opt out of Relationship Tiers, you will not be eligible for Family Linking, Legacy Relationships, Tier Acceleration, Re-Tiering, or the Relationship Tiers Citi Priority, Citigold, or Citigold Private Client. When you opt out, you are ineligible for Relationship Tiers even though your CAMB range will be displayed on your Account Statement. Opt out is effective on the first calendar day of the month after your opt-out request. Opting out of Relationship Tiers has no effect on your Customer Statement Grouping (Please refer to section 4 *Account Statements*).

**Tier Acceleration.** Deposit customers may be able to join Relationship Tiers faster and maintain your existing Relationship Tiers by enrolling in Tier Acceleration. Enrollment is required. To enroll please go to Citi Online or the Citi Mobile App or speak to a banker. For three months after enrollment, Citibank will review your “End of Day” balances on the **last Business Day of the month** across all EDI accounts you own (“EOD Balance”). Your EOD Balance is your Available Now Balance across eligible deposit and investment accounts at 10:30 p.m. EST. If your EOD Balances meet the Balance Range for the same or a higher Relationship Tier on the last Business Day on one or more eligible months, you will maintain or join Relationship Tier on the first day of the next calendar month.

If your EOD Balances are lower than the Relationship Tier you are currently in, Re-Tiering will control your Relationship Tier. If at least one Member of a Family Link or Legacy Relationship is enrolled in Tier Acceleration, the Family Link or Legacy Relationship is eligible for Tier Acceleration. There are no restrictions on the number of times an existing customer can enroll in Tier Acceleration. Tier Acceleration expires after 3 consecutive months. The month you enroll counts as the first of those 3 months.

Individual deposit account EOD Balances are available on Citi Online, on the Citi Mobile App or by speaking to a banker in a branch or on the phone. As applicable, bankers can also provide your Legacy Relationship, or your Family Link’s EOD balances across all eligible EDI accounts.

**Tier Exclusions.** Tier Exclusions apply to certain customers. Except for Citigroup Employees eligible for *ibank@citi*, customers with a Tier Exclusion will be notified. When converted to simplified banking, any package waiver(s) (such as Citigold® or Citigold® Private Client) or any Monthly Service Fee waiver(s) applicable to you or your accounts will be terminated.

**ibank@citi** *ibank@citi* is a form of Tier Exclusion. Certain employees may be eligible for additional Tier Exclusions explained via separate notice.

<b>Eligible Employees</b>	Employees of Citigroup and its affiliates working in the United States and its territories (“Eligible Employees”) who own a deposit account that is also an EDI account are eligible for <i>ibank@citi</i> . When no longer an Eligible Employee, Citibank will begin evaluating CAMB against standard Balance Ranges through Re-Tiering beginning on the first day of the next calendar month.
<b>Application</b>	If you believe you are eligible for the <i>ibank@citi</i> program and are not receiving benefits, please contact us.
<b>Relationship Tiers</b>	Eligible Employees are in the Citi Priority Relationship Tier. Eligible Employees have reduced CAMB Balance Ranges to attain and maintain Citigold (\$100,000) and Citigold Private Client (\$500,000) through Re-Tiering or Tier Acceleration.
<b>Limitations</b>	Eligible Employees cannot share their <i>ibank@citi</i> benefits with members of a Family Link or Legacy Relationship. <i>ibank@citi</i> only applies to accounts owned by Eligible Employees.

Please reach out to CPWM to learn about *ibank@citi* benefits and features for *ibank@citi* Eligible Employees.

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## 4 Account Statements

We provide customers with an “Account Statement” showing an itemized listing of all transactions and other account information during the Statement Period. Your Account Statement may include important legal notices about your accounts using statement messages or statement inserts. CD account and IRA account customers with no other deposit accounts do not receive Account Statements and can contact Citibank at any time for account information.

Your accounts may be combined on a common Account Statement (“Customer Statement Grouping” or “CSG”) based upon various factors such as account ownership, the title(s) of your account(s), your paperless preferences, and the mailing addresses associated with your account(s). Under certain circumstances, you can request to separate your Account Statements for each account in your CSG. As shown on your Account Statement, a “Statement Period” means any 28-to-31 day period covered by your Account Statement. Unless you are in a Relationship Tier or own a Citi Miles Ahead Savings account, you can request to change your Statement Period Date(s). Any change to your Statement Period Date will impact all Checking Plus account(s) on that Account Statement. Speak to a banker to learn more.

### Communicating with Owners and Signers.

Regardless of the number of account owners, we generally only communicate with one owner per account. Account Statements and notices are sent to the first-titled owner on an account. Certain accounts are managed by fiduciaries or individuals who receive Account Statements (please refer to *Account Ownership*). Notification given to any one account owner, signer, or fiduciary is considered notification to all account owners.

**On statements, Joint Account owners will see the highest balance CAMB range and highest Relationship Tier including information about other Joint Account owners.**

**Cancelled Check Options.** If you have a checking account and receive a paper Account Statement, you may elect to have your check images delivered with your Account Statement. You must speak with an account representative to sign up for this service. Please note that if you receive check images with your statement, included among those images may be some checks which were presented for payment but which were returned unpaid after your statement was prepared and sent to you. Images of your cancelled checks presented within the past 18 months are also available to you through Citi Online. Additionally, you may request a copy of any of your cancelled checks by calling the phone number on the back of your Citibank Banking Card.

**Mail.** “Mail” refers to communications sent in any manner allowed by law, including but not limited to e-mail, digital communications, or postal mail.

**Contact Information and Communications.** Citibank will send you Mail using the contact information you provide Citibank; however, in our sole discretion, we reserve the right to change your Residential and/or Mailing Address(es) based on information received from third parties we believe have up-to-date address information for you, such as the United States Postal Service. An incorrect address may prevent receipt of Mail. We will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an incorrect or improper Residential Addresses, Mailing Address or other relevant contact information.



Notification is considered delivered to you on the date we first place the Account Statement in the U.S. mail or on the date the email notifying you that your statement is available on Citi Online or the Citi Mobile App is first sent, regardless of whether you receive it.

We use postage-paid ordinary postal-mail to send your Account Statements and notices to the mailing address reflected in our account records. If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Account Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. In our discretion, we may destroy mail that is returned to us as determined to be undeliverable.

Instead of receiving a paper Account Statement through ordinary postal mail, any owner may elect to enroll the account in our paperless statement service when registered for online banking. If you elect to use the paperless statement service, we will notify you via email of the availability of your Account Statement on Citi Online or the Citi Mobile App. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citi Online and the Citi Mobile App. Changes to your account paperless preferences may change which accounts appear on your Account Statement(s).

### **Residential and Mailing Addresses**

Your “Residential Address” is used to manage your account. Your “Mailing Address” is where you would like to receive notices and Account Statements. Changing your Residential Address or Mailing Address will not change the Governing Law or Rate Region of any of your existing accounts.



# 5 Products

Citibank offers Consumer Deposit Accounts, including Checking accounts, Savings accounts, and Certificate of Deposit accounts.

## 5.1 Introduction

**Minimum Opening Deposit for Checking accounts and Savings accounts.** There is no minimum opening deposit required to open a Checking account or Savings account at Citibank; however, your balance may affect your Relationship Tier, whether your account remains open, and the fees associated with your account. Please refer to *Monthly Service Fee and Non-Citi ATM Fee Chart*.

- Accounts with zero balances are subject to closure after 90 days.
- Minimum CAMB Balance Ranges in deposit EDI accounts are required to maintain Relationship Tiers.
- If none of the owners of a Savings account own a Checking account a \$4.50 monthly service fee and \$2.50 Non-Citi ATM fee will apply unless the Savings account maintains a \$500 Average Monthly Balance or has been opened in the last three calendar months.

**Fees.** Please refer to section 5.2 *Monthly Service Fees and Non-Citi ATM Fees* and *Appendix 1: Fee Schedule* of this Agreement. Monthly Service Fee assessments begin from the first day you open your account and restart from the first day of every new month, but fee waivers may apply. Monthly Service Fees, Non-Citi ATM fees, and eligibility for fee waivers are based on your Relationship Tier status or account activity during a calendar month, which may not match your Statement Period.

If not waived, Monthly Service Fees and Non-Citi ATM fees will be charged on the first Business Day of your next Statement Period. Accordingly, please refer to your most recent Account Statement to review Monthly Service Fees and Non-Citi ATM fees that were charged on the first Business Day of your Statement Period. Please see the “Account Fees and Charges” section of your most recent Account Statement to review fees that will be charged on the first Business Day of your next Statement Period.

For example, please see the below table:

Calendar month that Monthly Service Fee/Non-Citi ATM fee was incurred	Statement Period Cycle Date	When Fee(s) Charged	Account Statement showing Fee(s) assessed
April	15th of every month	May 16th or next Business day	Statement for period from May 16th through June 15th.

**Special note for fee waivers based on Enhanced Direct Deposits:**

For Monthly Service Fee and Non-Citi ATM fee waivers, at least \$250 in Enhanced Direct Deposits must be posted to your Available Now balance during every calendar month. Your On Deposit balance is not used to calculate eligibility for fee waivers. Please refer to section 7.1.8.2 Account Balance and Transaction Information of this agreement.

**Limited Availability.** Products, services, promotions and benefits are available in select markets and may only be available to select customers.

**Checkbooks and Checks.** When you open a Checking account or Savings account with a check writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately. For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to the payees. You will be responsible for issuing any replacement checks.

**Converting product types.** Customers may be able to convert their Consumer Deposit Accounts from one type to another type by speaking to a banker. Customers cannot convert their Relationship Tiers. Customers may see an account conversion immediately on Citi Online or the Citi Mobile App, but account conversion is effective the day after the customer requests to convert. You will be subject to your converted account’s fees, APY, and benefits at the time conversion is effective. Please refer to section 4 *Account Statements* to learn more about how conversion impacts Account Statements.

**The following are the only account conversions permitted:**

These accounts can be converted	into
Citi Miles Ahead Savings account	Citi Savings account or Citi Accelerate Savings account
Citibank Savings Plus account	Citi Savings or Citi Accelerate Savings
Regular Checking	Access Checking
Access Checking	Regular Checking

**The following account conversions are not permitted:**

These accounts cannot be converted	into
Citi Savings account, Citi Accelerate Savings account or Citi Miles Ahead Savings account	Citibank Savings Plus account
Citi Savings account, Citi Accelerate Savings account or Citibank Savings Plus account	Citi Miles Ahead Savings account
Certificate of Deposit account	Any account or product. Please refer to Automatic Renewal and Grace Period under section 5.5 <i>Certificates of Deposit</i>

## 5.2 Monthly Service Fees and Non-Citi ATM Fees

Citibank charges each Checking account and Savings account a Monthly Service fee. Checking accounts and Savings accounts will be charged a Non-Citi ATM fee if you use a Network ATM other than at a location within our surcharge-free network.

### What is a Monthly Service Fee?

A “Monthly Service Fee” is the amount you pay per account, each calendar month, to maintain and service your Checking account or Savings account at Citibank. In addition, service, transaction or other fees may be charged by Us and are not covered by the Monthly Service Fee. Please refer to *Appendix 1: Fee Schedule* in this Agreement and, as applicable, fee disclosures provided at the time of a transaction or when a service is provided.

### What options do I have to waive my Monthly Service Fee and Non-Citi ATM fee(s)?

Customers have multiple options to waive their Monthly Service Fee and Non-Citi ATM fees. You may qualify for more than one of the options in the same month. Please refer to the *Monthly Service Fee and Non-Citi ATM Fee Chart*.

**Monthly Service Fee and Non-Citi ATM Fee Chart**

Description	Standard Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening
Regular Checking <sup>7</sup>	\$15	\$2.50	Enhanced Direct Deposit of \$250 or more	Yes	Yes
Access Checking <sup>7</sup>	\$5	\$2.50	Enhanced Direct Deposit <sup>6</sup> of \$250 or more <b>Important:</b> Non-Citi ATM fee is non-waivable	Yes	Yes
Citi Savings <sup>7</sup>	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a Checking account	Yes	Yes

	Standard Fees		Monthly Service Fee and Non-Citi ATM Fee Waived in months where the following situations apply		
Description	Monthly Service Fee	Non-Citi ATM Fee	Activity	Citigold Private Client, Citigold or Citi Priority Relationship Tiers	Month of account opening and for the first 3 full calendar months after account opening
Citi Accelerate Savings	\$4.50	\$2.50	Average Monthly Balance of \$500 or more or Any owner also owns a Checking account	Yes	Yes
Citi Miles Ahead Savings	\$0	\$0	N/A	N/A	N/A
Court Ordered Money Market	\$0	\$0	N/A	N/A	N/A

### What is a Non-Citi ATM fee?

There is no charge for making cash withdrawals with a Citibank Banking Card at Proprietary Citibank ATM locations in the U.S., but Citibank will charge you a “Non-Citi ATM fee” when you use a Network ATM other than at a location within our surcharge-free network.

### What are fees charged by ATM operators?

When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or network, including for a balance inquiry even if you do not complete a transaction. Fees charged by ATM operators and networks are refunded by Citibank to customers in the Citigold or Citigold Private Client Relationship Tier. We rely upon data we receive from the ATM operator to accurately calculate the amount of the reimbursement to you. If you are charged a fee for the use of an ATM overseas or if you believe you did not receive a correct reimbursement, please contact us for a full refund. For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

<sup>6</sup> An Enhanced Direct Deposit (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

<sup>7</sup> Checking accounts and Savings accounts owned as Uniform Transfers to Minors Accounts (UTMA) are not charged a Monthly Service Fee or Non-Citi ATM Fee when the beneficiary is younger than 18 years of age.

## 5.3 Checking Accounts

Citibank offers two checking account products (collectively “Checking accounts”): Regular Checking accounts and Access Checking accounts.

### 5.3.1 Regular Checking accounts

Availability	Regular Checking accounts are available in all Citibank markets.
How to Apply	Regular Checking account applications are available in branch, on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card.
Key Features	Regular Checking accounts <ul style="list-style-type: none"><li>• offer check writing</li><li>• do not earn interest</li></ul>
Overdraft Protection	Safety Check is available for Regular Checking accounts. Upon application and subject to credit approval, a Checking Plus® (variable rate) Line of Credit for overdraft protection can be linked to a Regular Checking account.

### 5.3.2 Access Checking accounts

Availability	Access Checking accounts are available in all Citibank markets.
How to Apply	Access Checking account applications are available in branch, on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card.
Key Features	Access Checking accounts <ul style="list-style-type: none"><li>• do not offer check writing and checks cannot be ordered</li><li>• do not earn interest</li></ul> <p>Checks cannot be ordered for an Access Checking account. Any transactions on an Access Checking 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. When providing account and routing numbers to merchants to make a payment, (whether in person, electronically or over the phone) you need to ensure that the merchant is using the ACH (Automated Clearing House) system to process the transaction as an electronic debit, as ACH is an accepted form of payment for these account types. If the merchant processes a payment as a check, the check will be rejected and not paid. You may be charged a fee by the merchant if this happens.</p>
Overdraft Protection	Access Checking is designed so that certain transactions will not be authorized. For example, any PIN-based or Point of Sale, ACH or Debit card transaction, or ATM withdrawal initiated for an amount over your available account balance will be declined.  Neither Safety Check nor a Checking Plus® (variable rate) line of credit can be linked to an Access Checking account for overdraft protection. Citibank offers a limited exception to this rule. If your Regular Checking account in the Access Account Package was converted to an Access Checking account and had a linked Safety Check or Checking Plus® line of credit at the time of conversion, the existing links will remain. If a customer terminates their Safety Check or Checking Plus® line of credit link to an Access Checking account, they cannot be reinstated.

## 5.4 Savings Accounts

Citibank offers three savings and money market account products (collectively “Savings accounts”): the Citi Savings account, the Citi Accelerate Savings account, and the Citi Miles Ahead Savings account. In limited circumstances, customers may be eligible for a fourth Savings account product, a Court Ordered Money Market account (Please refer to section 5.4.4 Court Ordered Money Market (COMMA) accounts).

Savings accounts are available in select markets. Certain Savings accounts may have eligibility requirements such as card ownership for Citi Miles Ahead Savings accounts and court orders for COMMA accounts. You will be advised of your eligibility to open a particular Savings account at the time of account opening, but please also see eligibility requirements under each Savings account description in this Agreement.

**Reservation.** We reserve the right to require 7 days advance notice before permitting a withdrawal from all Savings accounts. We currently do not exercise this right and have not exercised it in the past.

### 5.4.1 Citi Savings accounts

**Please note:** “Citi Savings account” refers to a specific Savings account type and not to any Savings account at Citibank.

Availability	Citi Savings accounts are available in select markets. Applicants 1) who apply in a physical branch location or with an employee in a physical branch by phone (including video calls) or 2) who use a residential address in one of the following locations are eligible to apply to open a Citi Savings account: California, Connecticut, the District of Columbia, Maryland, Nevada, New Jersey, New York, Virginia, and select markets in Florida and Illinois.
How to Apply	Citi Savings accounts are available in branch, on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card. Although a Citi Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Savings account
Key Features	The Citi Savings account offers check writing and access to funds via an ATM card. The Citi Savings account does not have any limitations on the number of withdrawals you make in your account, including the number of check transactions.

### 5.4.2 Citi Accelerate Savings accounts

Availability	Citi Accelerate Savings accounts are available in select markets. Applicants must use a residential address in one of the following locations when applying to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.
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## How to Apply

You cannot apply to open a Citi Accelerate Savings account in a physical branch location or with an employee in a physical branch by phone (including video calls). You may apply to open a Citi Accelerate Savings account on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

## Key Features

The Citi Accelerate Savings account does not offer check writing but provides access to funds via an ATM card. The Citi Accelerate Savings account does not have any limitations on the number of withdrawals you make in your account. Any 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.

### 5.4.3 Citi Miles Ahead Savings accounts

## Availability

Only select “Eligible Cardmembers” who have received a direct communication or advertisement (“Communication”) from Citibank inviting them to apply are eligible for the Citi Miles Ahead Savings account. You are only eligible to open a Citi Miles Ahead Savings account associated with the Eligible Card stated in the Communication. Eligible Cardmembers who already own a Citi Miles Ahead Savings account cannot open another Citi Miles Ahead Savings account.

## How to Apply

Although a Citi Miles Ahead Savings account can be owned by more than one owner, the owner of the Eligible Card identified on the Communication must be the first titled owner on the Citi Miles Ahead Savings account. Eligible Cardmembers must furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank or Form W-8BEN (Certification of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank and are not subject to back-up withholding.

Eligible Cardmembers can apply to open a Citi Miles Ahead Savings account on Citi Online, through the Citi Mobile App or by calling the phone number on the back of your Citibank Banking Card. Citi Miles Ahead Savings accounts cannot be opened in a physical branch location or with an employee in a physical branch by phone (including video calls).

Applicants must use a residential address in one of the following locations when applying to open a Citi Miles Ahead Savings account: Armed Forces America, U.S. Armed Forces — Europe, Alaska, Alabama, U.S. Armed Forces — Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois.



## Key Features

Citi Miles Ahead Savings accounts are associated with the one Eligible Card identified in the Communication. "Eligible Cards" are identified in your Communication as Citi® / AAdvantage® Platinum Select® World Elite™ Mastercard®, Citi® / AAdvantage® Executive World Elite™ Mastercard®, Citi® / AAdvantage® Gold World Elite™ Mastercard® and American Airlines AAdvantage MileUp<sup>SM</sup> credit cards.

The Citi Miles Ahead Savings account does not offer check writing but provides access to funds via an ATM card. Any transactions on a Citi Miles Ahead 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.

**CAMB** Citi Miles Ahead Savings accounts are included in your CAMB.

**Bonus Miles** New Citi Miles Ahead Savings accounts opened by an Eligible Cardmember can earn up to 50,000 AAdvantage Bonus Miles ("Bonus Miles") if they fulfill Required Activities.

Customers must meet Tax Requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank. Accounts subject to backup withholding do not qualify for bonus miles.

### Required Activities

**First**, within 45 days after account opening, deposit "New to Citibank Funds" into your new Citi Miles Ahead Savings account. The "New to Citibank Funds" must meet the "Minimum Balance" for any one of the "Levels" (refer to the Bonus Miles Chart). Multiple deposits are allowed.

"New-to-Citibank Funds" are funds deposited from accounts external to Citibank, N.A. and deposited: 1) using Enhanced Direct Deposit, or 2) with checks, or 3) through wire transfers. Cash deposits, Citi Global Transfers, Citi debit cards, and transfers between Citibank accounts do not qualify as New-to-Citibank Funds.

### Bonus Miles Chart

Level	Minimum Balance	Maximum Bonus Miles
1	\$10,000.00 – \$49,999.99	20,000 miles
2	\$50,000.00 – \$199,999.99	40,000 miles
3	\$200,000.00 +	50,000 miles

**Second**, on the 46th Day after you open your Citi Miles Ahead Savings account we will check your "On Deposit" balance in New-to-Citibank Funds to determine the Maximum Bonus Miles you can potentially earn ("Balance"). You must maintain at least the Level 1 Minimum Balance for 45 consecutive calendar days starting on the 46th day after account opening, ("Maintenance Period") to earn the Bonus Miles. **Please understand if your Balance falls into a lower Minimum Balance Level for even one day during the Maintenance Period, your Maximum Bonus Miles will change (refer to the Bonus Miles Chart).** For example, if you were in Level 3 on the 46th Day, and your balance drops to Level 1 during the Maintenance Period, you will be eligible to earn the Bonus Miles in Level 1.



**Third**, your Citi Miles Ahead Savings account and Eligible Card must be open and in good standing from the time you open your new Citi Miles Ahead Savings account until the time the applicable miles are credited. The Bonus Miles will be credited within 30 calendar days from the date you complete all Required Activities.

**Important Tax Information: Cash equivalent of the bonus miles will be reported to IRS as interest to the first titled owner on the account, in the year received, as required by applicable law. Bonus payments received by U.S. citizens or resident aliens will be reported on IRS Form 1099-INT. Bonus payments received by non-resident aliens will be reported on IRS Form 1042-S. Customer is responsible for any applicable taxes and consulting a tax advisor. Citi is not a tax advisor.**

**Miles Boost** Citi Miles Ahead Savings accounts offer a Miles Boost. Eligibility for the Miles Boost is determined by the Average Monthly Balance (AMB) of the Citi Miles Ahead Savings account. AMB is calculated through the last Business Day of the month and will appear in the fee box on your Account Statement.

After your Citi Miles Ahead Savings account reaches an AMB of \$10,000 (“Additional Miles Eligibility Date”), you will earn 25% more AAdvantage Miles for the first fifty thousand dollars (\$50,000) in purchases per calendar year appearing on your Eligible Card’s billing statement (“Miles Boost”).

For example, if your January AMB is \$10,000 and you earn 1,000 AAdvantage Miles for purchases made in a billing cycle, then you will earn an additional 250 AAdvantage Miles for the billing cycle that ends in February under the Miles Boost. If your February AMB is \$500, you will not earn a Miles Boost for your billing cycle that ends in March. If your March AMB rises above \$10,000 again, you will receive the Miles Boost starting on the billing cycle that ends in April.

**Miles Exclusions and Restrictions** AAdvantage® Miles earned from the Miles Boost do not count toward elite-status qualification or AAdvantage Million Miler<sup>SM</sup> status.

Citi Miles Ahead Savings account owners will not earn a Miles Boost for:

- Purchases made using a different Eligible Card than the one associated with your Citi Miles Ahead Savings account;
- Purchases appearing on an Eligible Card after the Eligible Card or Citi Miles Ahead Savings account closes;
- Purchases appearing on an Eligible Card billing statement if the AMB in your Citi Miles Ahead Savings account was less than 10,000 for the calendar month preceding the Eligible Card billing statement date. For example, if your Eligible Card billing statement is dated July 10, and the AMB in your Citi Miles Ahead Savings account for the month of June was nine thousand (\$9,000) dollars, you will not earn a Miles Boost for purchases appearing on that July 10 billing statement.
- AAdvantage® Miles earned through promotional offers on your Citi®/AAdvantage® Credit Card, including acquisition bonus mile offers or other promotional bonus mile offers made to existing cardmembers.

**Changes to Citi Miles Ahead Savings** American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time with or without notice, and to end the AAdvantage® program with six months’ notice. Any such changes may affect your ability to use AAdvantage® Rewards and Benefits that you have already accumulated.

**American Airlines** American Airlines is not responsible for products or services offered by other participating companies. All third-party provider terms and conditions apply. For more information on miles and Loyalty Points, visit [www.aa.com/loyaltypoints](http://www.aa.com/loyaltypoints). For complete details about the AAdvantage® program, visit [aa.com/aadvantage](http://aa.com/aadvantage). For the AAdvantage® terms and conditions, visit [aa.com/aadvantage/terms](http://aa.com/aadvantage/terms).

**APYs and Interest Rates** Annual Percentage Yields and interest rates for Citi Miles Ahead Savings accounts are variable, determined by Citibank at its sole discretion, and can change at any time before and after account opening. The APY and interest rates for Citi Miles Ahead Savings accounts are based on your Balance Range in your Citi Miles Ahead Savings account. Balances in EDI accounts linked to your Citi Miles Ahead Savings account will not be included in your interest calculation. Citibank may assign the same APY or interest rate to more than one balance range. Balance Ranges for Citi Miles Ahead Savings account include:

\$0 – \$9,999.99

\$10,000 – \$49,999.99

\$50,000 – \$199,999.99

\$200,000 +

Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings Accounts* for additional APY and interest rate information.

#### 5.4.4 Court Ordered Money Market (COMMA) accounts

**How to Apply** In limited circumstances, applicants may be eligible to apply to open a Court Ordered Money Market (COMMA) account. A COMMA account is a Savings account subject to a court order. COMMA accounts can only be opened in a branch in the state in which the court order is issued. COMMA accounts are opened through the Special Title account application process which includes providing information about the beneficiary. Please refer to your applicable court order for necessary requirements.

**Key Features** COMMA accounts are ineligible for checks unless allowed by the COMMA account's applicable court order. COMMA accounts are ineligible for ATM Cards.

**Fees** There is no monthly service fee for COMMA accounts. COMMA accounts are subject to all other fees associated with Savings accounts.

**APYs and Interest Rates** Annual Percentage Yields and interest rates for COMMA accounts are variable, determined by Citibank at its sole discretion, and can change at any time without notice. This may affect the actual amount of interest earned. The APY and interest rate for COMMA accounts will be equal to the highest, non-promotional current APY and interest rate available to Citibank branch customers for Savings accounts available in the state where the court order is issued, regardless of account balance and excluding the following: Promotional Rates for New Citi Savings accounts, APYs and interest rates for customers in a Relationship Tier, and APYs and interest rates for savings accounts opened through Citi Global Wealth at Work, International Personal Bank, and Citi Private Bank.

Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings accounts* for additional APY and interest rate information.

**Relationship Tiers and CAMB** COMMA accounts are ineligible for Relationship Tiers. COMMA accounts cannot be included in CAMB.

## 5.4.5 Promotional Rate Feature for New Citi Savings accounts

**Please note:** New Citi Savings accounts opened after November 14, 2024 through January 6, 2025, on [citi.com](https://citi.com/savingsoffer2) and the Citi Mobile App may not be eligible for the Promotional Rate. Please refer to <https://citi.com/savingsoffer2> to determine if an account is eligible.

**Availability** New Citi Savings accounts opened in a branch, on Citi Online or through the Citi Mobile App during an Offer Period (“New Citi Savings” account) will receive a “Promotional Rate” up to the end of the Promotional Rate Period if Required Activities are fulfilled. Applicants must 1) apply in a physical branch location (or with an employee in a physical branch by phone – including video calls) or 2) use a residential address in one of the following locations when applying to open a New Citi Savings account on Citi Online or the Citi Mobile App: California, Connecticut, the District of Columbia, Maryland, Nevada, New Jersey, New York, Virginia, and select markets in Florida and Illinois. New Citi Savings accounts opened by any means other than those described will not be eligible for the Promotional Rate. Please refer to your Rate Sheet to learn the Promotional Rates for New Citi Savings accounts, the minimum balance required to receive the Promotional Rates, the Promotional Rate Period, and whether you opened your New Citi Savings account during an Offer Period.

- The following Savings and Checking accounts do not qualify for New Citi Savings account Promotional Rates: Citi Accelerate Savings, Citi Miles Ahead Savings, Citibank Savings Plus, and COMMA accounts; Savings and Checking accounts owned by any business account or retirement plan (IRAs, education savings plans, money purchase pension plans and profit-sharing plans); and savings and checking accounts opened through Citi Global Wealth at Work, International Personal Bank, and Citi Private Bank.
- Customers must meet Tax requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank.

**Required Activities** **Deposit Minimum Balance.** After account opening, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. Please refer to the Rate Sheet provided at account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Rate.

- “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle®, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or domestic wire transfer. Direct Deposits for the Promotional Rate are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, international wire transfers, funds from CitiBusiness accounts, mobile check deposits, instant deposits and payments and deposits via person-to-person transfer services such as Apple Pay, PayPal, and Venmo (except Zelle®) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.
- So long as the New-to-Citibank Funds does not pre-date the opening of the New Citi Savings account, you can deposit the Minimum Balance into an Individual or Joint Citibank Checking account if: (1) the New-to-Citibank Funds are deposited within 10 Business Days after opening your New Citi Savings account, (2) the Checking account is linked to your New Citi Savings account, and (3) you transfer the New-to-Citibank Funds directly from the linked Checking account into your New Citi Savings account within 10 Business Days after opening your New Citi Savings account. Checking account restrictions apply. Please refer to *Availability*.

- If you plan on depositing funds in checking BEFORE transferring to your Citi Savings account for the Promotional Rate, please make sure your accounts are linked. Contact us if you have questions or to link your accounts.

**Maintain your Minimum Balance.** During the Promotional Rate Period after opening your New Citi Savings account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account. Please understand if your On Deposit balance drops below the Minimum Balance for even one day during the Promotional Rate Period, your Promotional Rate will expire, and your New Citi Savings account will receive the current non-promotional “Standard” APY and interest rate for Citi Savings accounts. Please refer to your Rate Sheet for the APYs and interest rates applicable to your account.

### Promotional Interest Rate Expiration

When the Promotional Interest Rate expires, it cannot be reinstated, and your New Citi Savings account will be subject to the Standard APY and interest rate for Citi Savings accounts in effect at that time. Your Promotional Interest Rate will expire on the earliest of:

- The end of the Promotional Rate Period after the date your New Citi Savings account is opened, or
- The date your New Citi Savings account has reached the “Maximum Interest Earned” from the Promotional Interest Rate, or
- Any time after 10 Business Days from the time your New Citi Savings account was opened, when your On Deposit balance drops below the Minimum Balance to receive the Promotional Interest Rate.

Please refer to the Rate Sheet provided at account opening for the Promotional Rate Period, Maximum Interest Earned, and Minimum Balance.

### APY for the Promotional Rate

Annual Percentage Yield, as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the Standard Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the Standard Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires at the end of the Promotional Rate Period after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

Please refer to the Rate Sheet provided at account opening for the Promotional Rate Period, Maximum Interest Earned, and Minimum Balance. Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings accounts* for additional APY and interest rate information.

## 5.4.6 Rate Information and Interest Calculation for Savings accounts

This section applies to all Savings accounts. Differences for Savings account types and/or features may occur in how the APY and interest rate are determined, such as different factors for COMMA accounts and different balance ranges for Citi Miles Ahead Savings accounts and Promotional Rate offers.

### Savings Account APYs and Interest Rates

“Annual Percentage Yield” (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the current interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. “Interest Rate” is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding. “Annual Percentage Yield Earned” (APYE) shown for an account on the Account Statement is an annualized rate that reflects the total amount of interest paid on the account during the Statement Period. The APYE is calculated using the relationship between the interest posted to the account and the sum of the daily balances for those days where balance is above zero in the Statement Period divided by the number of days in the Statement Period.

Annual Percentage Yields and interest rates for Savings accounts are variable, determined by Citibank at its sole discretion, can change at any time without notice. This may affect the actual amount of interest earned. Please refer to your applicable rate sheet. For current Annual Percentage Yields and interest rates, please use Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

Every Savings account is assigned to a Rate Region at the time of account opening. The Rate Sheet provided at the time of account opening will identify the account's Rate Region. Rate Regions may have different Annual Percentage Yields and interest rates. For a Savings account, the APY and interest rate applicable to a Rate Region may vary depending on one or more of the following factors:

- a. Product;
- b. Relationship Tier;
- c. Applicable promotion;
- d. Account balance<sup>8</sup>.

Please refer to the rate sheet provided to you when your account was opened to learn which factor(s) impact the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable, will be in effect for 90 days beginning on the day the interest rate exception is applied to a savings account.

**When Interest Begins to Accrue.** Non-Cash items, such as checks, deposited to a Savings 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.

**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 Calculation Method.** We use the daily balance method to calculate interest. 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 each day of the Statement Period. The interest rate may be adjusted at any time during the Statement Period based on the assigned Relationship. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your Savings 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 Account Statement if there have been intervening transactions.

**Interest Adjustment.** An interest adjustment for a transaction occurring during a Statement Period may be reflected on your Account Statement in the next Statement Period, rather than in the Statement Period in which it occurs.

<sup>8</sup> Even if the Rate Sheet applicable to a Savings account does not use Account Balances to impact the APY and interest rate applicable to your Rate Region, Citi reserves the right to apply an APY or interest rate based on the range of your account balance. Balances in EDI Accounts linked to your Savings account will not be included in your account balance calculation, even though they will contribute to your CAMB. Citi may assign the same APY or interest rate to more than one balance range. Balance ranges for Citi Savings accounts, Citi Accelerate Savings accounts, and Citibank Savings Plus accounts include:

- \$0 – \$9,999.99
- \$10,000 – \$24,999.99
- \$25,000 – \$49,999.99
- \$50,000 – \$99,999.99
- \$100,000 – \$499,999.99
- \$500,000 – \$999,999.99
- \$1,000,000 +



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

**Current Interest Rates and Annual Percentage Yields.** For current interest rates and Annual Percentage Yields, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

## 5.5 Certificates of Deposit

Our certificates of deposit (CD) are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time that cannot be changed until the Maturity Date. You agree to leave your funds in the account for the first six days after account opening or renewal. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty and the first day you can add funds. CDs have a fixed interest rate during the term.

### CD Types and CD Terms

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|--------------------------------|---|
| <b>Certificates of Deposit</b> | Multiple term options available: <ul style="list-style-type: none"><li>• Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs</li><li>• Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs</li></ul> |
|--------------------------------|---|
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<b>No Penalty CD</b>	Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows a one-time withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made during the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. If you would like access to credited interest during the term, you must elect at account opening to have interest deposited to another Citi account or sent by check. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD. You can renew a No Penalty into any of the CD term options listed above.
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<b>Step Up CD</b>	Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD. You can renew a Step Up CD into any of the CD term options listed above.
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**Minimum Balance.** The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citibank reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

**Monthly Service Fee.** There is no separate monthly service fee for a Certificate of Deposit.

**Check Writing.** Certificates of Deposit do not offer check writing.

**APYs and Interest Rates.** Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current interest rates and Annual Percentage Yields, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For new CD accounts with a Special Title (Trust, Estate, Representative Payee, Guardian/Conservator), the APY and interest rate will be the rate reflected on your applicable Rate Sheet provided at the time your account application was submitted. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range at account opening or renewal will be used to determine your APY and interest rate and the interest rate will be fixed for the term; account balance may not be a factor for all CD terms. Citibank may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet. Balance ranges include:

\$0 – \$9,999.99

\$10,000 – \$24,999.99

\$25,000 – \$49,999.99

\$50,000 – \$99,999.99

\$100,000 – \$499,999.99

\$500,000 – \$999,999.99

\$1,000,000+

Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening or when the application was submitted for Special Title accounts. Citibank reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility. Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.

**When Interest Begins to Accrue.** Interest begins to accrue as of the calendar day you open your CD account. Balances in EDI accounts linked to your CD account will not be included in your interest calculation, even though they will be included in your CAMB.

**Interest Compounding and Crediting.** Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. Selecting the interest payment frequency can only be done when you open or renew your CD and not during the CD term. When you select the interest at maturity feature, the interest is credited on the Maturity Date and the interest payment frequency may be displayed as “Deferred” next to the CD term on your Account Statements and other notices. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date.

If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If you open your CD on the last day of a month with 30 days, and funding is credited on the first week of the next month, the interest for the day the account was opened may be credited on the day the CD was funded and the interest for the first full month may then be included in the next month’s interest payment. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month’s interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

**Interest Calculation Method.** We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

**Interest Withdrawal.** You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. You can only request this when you open or renew your CD and not during the CD term.

If you have elected to have the interest deposited to another Citi account and that account is closed, the CD interest will be credited to your CD for the rest of the CD term. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes the full balance and interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

**Automatic Renewal and Grace Period.** Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. All changes to your CD must be completed before 10:30 PM Eastern (9:30 PM Central) on the last day of the Grace Period. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

Your account number will not change when your CD renews.

**Early Withdrawal Penalties.** Citibank will impose a substantial penalty if you withdraw any amount from the principal before the Maturity Date. It may be necessary to deduct all or a portion of the penalty from the principal



amount of the deposit. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows a one-time full withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

**5.6 IRA Accounts**

Citibank offers Traditional and Roth Individual Retirement Accounts (collectively “IRAs” or “IRA accounts”) with savings account and certificate of deposit account options. Please refer to the Citibank IRA plan documents for additional IRA account product information. IRAs will receive a separate annual fair market value summary and may include important legal notices about your account. Speak to a banker, visit Citi Online, or calling Retirement Plan Services at 1-800-695-5911 for more information. For TTY: We accept 711 or other Relay Service.

**5.7 Select Products**

Citibank offers select products and services to eligible customers. Please refer to *ibank@citi* in this Agreement and *Appendix 3: Discontinued Products, Services and Features* for information about certain products no longer sold at Citibank.

**5.8 Fees**

Citibank generally charges fees for its products and services. Citibank charges Monthly Service Fees, Non-Citi ATM fees, fees disclosed on *Appendix 1: Fee Schedule* as amended from time to time, and fees disclosed and charged at the time a transaction is performed or a service is provided.

Please refer to documentation provided at the time a transaction is performed or a service is provided for applicable fees. Fees listed in this section refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks.

Citibank does not charge fees for every product and service it provides to customers. Examples of services that we provide at no charge to all deposit customers include:

<b>Services provided at no charge</b>	
<ul style="list-style-type: none"> <li>• Bond Coupon Redemption</li> <li>• Citibank® Global Transfer Service <i>For Citibank® Global Transfers made in foreign currency, Citibank’s exchange rate includes a commission for the conversion service. For more information, please refer to section 8.2.4 Citibank® Global Transfer Service.</i></li> <li>• Collection of Notes &amp; Sight drafts on domestic bank</li> <li>• Consular Verification Letters</li> <li>• Copies               <ul style="list-style-type: none"> <li>• Cancelled checks</li> <li>• Interim Statements</li> <li>• Account Statements so long as the Account Statement was issued within 7 years of the request</li> </ul> </li> </ul>	<ul style="list-style-type: none"> <li>• Domestic bank collections <i>Additional fees may apply as a result of fees charged for collection of the item by other institutions.</i></li> <li>• Foreign Currency Exchange — \$1,000 and over</li> <li>• Overdraft and Returned Items</li> <li>• Overdraft Protection Transfer</li> <li>• PIN Mailer — Domestic, Expedited Mail</li> <li>• PIN Mailer — Domestic, Standard Mail</li> <li>• PIN Mailer — International Express</li> </ul>

# 6 Opening and Closing Accounts

## 6.1 Opening a deposit account

All accounts are opened subject to our ability to verify your identity. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver’s license or other identifying documents.

Your ability to perform or request certain account transactions on a new account may be delayed until your account is open and active, including wire transfers, deposits, and other services. Your account opening date is the date your account is open and active based on the following times. Certain times are based on Eastern Time and others are based on Central Time. Account opening transactions that are completed prior to the cut-off time on a Business Day are recorded as having occurred on that day. Account opening transactions that complete after the cut-off time are recorded as having occurred the next Business Day. The exception to the Business Day rule is Certificates of Deposit opened via Citi Online.

Certain times are based on Eastern Time and others are based on Central Time.

Account Type		Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online & Citi Mobile App	10:30 PM Eastern Time (9:30 PM Central Time)
Savings Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online & Citi Mobile App	10:30 PM Eastern Time (9:30 PM Central Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time - Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online	11:59 PM Central Time

### Governing Law

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

Opening an account in a physical branch location:

If you open your account in a physical branch location or with an employee in a physical branch by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

Opening an account through other methods:

If you open your account on Citi Online (including Citi Mobile App) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State for accounts opened through other methods.

- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States. Please note plan documents determine the Governing State applicable to retirement accounts.

**Other Laws.** This Agreement provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

**Important Note to Australian Resident Clients.** Citibank, N.A. is chartered in the United States of America and its principal regulators are the US Office of the Comptroller of Currency and Federal Reserve under US laws, which differ from Australian laws. Citibank, N.A. does not hold an Australian financial services licence under the Corporations Act 2001 as it enjoys the benefit of an exemption under ASIC Class Order CO 03/1101 (remade as ASIC Corporations (Repeal and Transitional) Instrument 2016/396 and extended by ASIC Corporations (Amendment) Instrument 2024/497).

### Rate Region

Every deposit account is assigned to a "Rate Region." The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

Opening account in a physical branch location:

- a. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

Opening an account through other channels:

Although an account can be owned by more than one owner, "you" and "your" means the first titled owner of the account when assigning the Rate Region for accounts opened through other channels.

- a. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

**Consumer Reporting Agency Information.** You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer.

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling the phone number on the back of your Citibank Banking Card or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

**Important Tax Information.**<sup>9</sup> When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if you: (a) fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

Please refer to the separate IRA account and other tax-qualified retirement account disclosures for additional requirements that may apply.

#### **Foreign Account Tax Compliance Act**

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as “FATCA”), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

<sup>9</sup> *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 information 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.*

## Account Ownership

Citibank Consumer Deposit Account ownership types include Individual, Joint, Informal Trusts, Uniform Gifts/Transfers to Minor Act, and Special Title Accounts. A Citibank Consumer Deposit Account cannot be owned by a business, including a business owned by one or more individuals.

**Individual Account** An account owned by only one natural person.

**Joint Account** An account owned by more than one natural person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application, or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the Joint Account owners. In the event of conflicting instructions or a dispute among Joint Account owners, we may require all joint account owners to act together in giving us instructions or performing transactions. Any Joint Account owner may close a Joint Account.

Each Joint Account owner is jointly and severally responsible for all activity related to the Joint Account, including responsibility for paying overdrafts created by any authorized signer(s) or party to the account, regardless of whether the Joint Account owner participated in the transaction or benefited from its proceeds. We may be required by legal process to pay all the funds in a Joint Account to satisfy a judgment against any or all Joint Account owners.

Each Joint Account must have at least one adult owner. Minors ages 13 to 17 may qualify to open a Joint Account. Please refer to the Governing Law of your account for information about legal rights and obligations of minors.

**Informal Trust Account** Sometimes referred to as a “Totten Trust”, “Pay on Death (POD)” or “In Trust For (ITF)” account, is an Individual or Joint account where the owner(s) designate one or more persons or entities (beneficiaries) to receive the funds in the account upon the death of the last surviving account owner. If more than one beneficiary is named in our records, they will share equally in the account proceeds. To change the beneficiary, all account owners must sign our documentation naming the new beneficiary. For FDIC insurance coverage, an Informal Trust Beneficiary must be a natural person or a charitable organization. Informal Trusts are not permitted for checking accounts.

**Uniform Transfers/ Gifts to Minor** (UTMA/UGMA Account) means an account where, pursuant to state law, an adult makes an irrevocable gift of the funds to a minor individual. The adult, as custodian, controls and manages the account for the benefit of the minor until adulthood. The definition of a minor varies by state; however, generally, one custodian and one minor are allowed per account, unless the account is established under Maryland’s UTMA rules. We act upon the custodian’s instructions. Citibank may, in its sole discretion, opt to block or close the UTMA account if it determines or has reason to believe that the minor has attained the age at which the UTMA terminates under applicable state law. Although Citibank may terminate the UTMA in this circumstance, Citibank is not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor’s date of birth. It is the custodian’s responsibility to properly distribute the funds in the account upon the minor’s death or attainment of age at which the UTMA terminates under applicable state law. You may wish to consult your tax advisor or attorney before opening a UTMA/UGMA Account.

## Special Title Accounts

Special Title Accounts are various forms of account ownership where one or more persons who are the account signers (fiduciaries) control and manage the account for the benefit of another person (beneficial owners). Citibank requires additional information and documents to maintain Special Title Accounts. Types of Special Title Accounts include, but are not limited to, accounts owned by, Estates, Formal Trusts, Guardianships, Conservatorships, Custodianships, Representative Payees, persons acting under a power of attorney or other agency, and Court Ordered Money Market (COMMA) accounts. For Special Title Accounts we act upon the fiduciary's instructions.

- "Estate Account" means an account held by a person appointed by a court (Executor, Administrator, or Personal Representative) to manage the property of a deceased person. The estate will need its own Taxpayer Identification Number (TIN) issued by the Internal Revenue Service (IRS).
- "Formal Trust Account" means an account owned by a revocable or irrevocable formal trust created with a document prepared by a legal professional. In some cases, the trust must have its own Taxpayer Identification Number (TIN) issued by the Internal Revenue Service (IRS).
- Other Special Title Accounts include where one person (fiduciary) manages funds for another person (beneficial owner), such as: Guardianships, Conservatorships, Custodianships, Representative Payees, persons acting under a power of attorney or other agency, and COMMA accounts (Please refer to section 5.4.4 *Court Ordered Money Market (COMMA) accounts*).

### Certain Deposit Accounts with Transactional Features

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC "pass-through" insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC's website in a document entitled "Deposit Broker's Processing Guide" in section "VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker's Processing Guide."

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

#### FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)

Field Number	Field Name	Description
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer's SSN (no hyphens) or Tax ID Number



Field Number	Field Name	Description
6	Tax ID Code	Code indicated corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as it appears on the account
9	Address 1	Address line 1 as it appears on the customer's statement
10	Address 2	Address line 2 as it appears on the customer's statement
11	Address 3	Address line 3 as it appears on the customer's statement
12	City	Address city as it appears on the customer's statement
13	State	State postal abbreviation as it appears on the customer's statement
14	Zip	Address zip as it appears on the customer's statement (no hyphens)
15	Country	Country code as it appears on the customer's statement
16	Province	Province as it appears on the customer's statement
17	Blank	Blank
18	Principal	Principal balance of the customer's account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, Joint, or business account
21	Transaction Flag	This field indicates whether the account has transactional features. Enter "Y" if account has transactional features, enter "N" otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit.
22	Blank	Blank
23	Blank	Blank
24	Account beneficiary Full Name	Account beneficiary's first, middle, and last name or the registered name of the entity.
25	Account Participant Type	BEN is the type you should use

Field Number	Field Name	Description
26	Blank	Blank
27	Blank	Blank
28	Beneficiary's Government Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual – Legal identification number (e.g. SSN, TIN). For a foreign national individual - where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual – the Tax Identification Number (TIN), or other register entity number. The SNN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes.
29	Beneficiary's Government Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other.

**Conflicting Demands/Disputes.** If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person's authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person's right and authority over the account and its funds; (2) refuse transactions and return checks, marked "Refer to Maker" (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

#### **Transferring Account Ownership**

OWNERSHIP OF CHECKING, SAVINGS, AND CERTIFICATE OF DEPOSIT ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

#### **Assignments**

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

#### **Restricted Access**

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.



## 6.2 Closing a Deposit Account

You may close your account at any time except as stated otherwise in this Agreement. We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s). Except in limited circumstances, if you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We may close your account at any time with or without cause. We will notify you that we closed your account when required by law. If we close your account, we will remit the balance in your account, minus any amounts owed to us. If your account balance is insufficient to pay amounts owed to us, you will continue to be liable to us for the unpaid amount and interest. Your obligations for transaction activity conducted prior to account closure will survive the termination of the account and this Agreement.

### **If you close your Account**

If you close your Account, your obligations under this Agreement apply to your account even after the account is closed. You should not close your account until all transactions and fees have been paid. Account closures occur at the end of a Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions such as third party disputes, subpoenas, court orders, and legal proceedings. Certain accounts may require additional processing.

### **Dormant Accounts**

Based on the applicable dormancy periods provided by state abandoned property statutes, we may be required to send to the appropriate state the balances in your deposit account when there has been no customer-initiated activity. Some examples of customer-initiated activity include, but are not limited to:

- Depositing or withdrawing funds;
- Sending a one-time payment; or
- Writing to us concerning the account.

For a certificate of deposit account, automatic renewals are not considered customer-initiated activity. Applicable state dormancy periods can begin after the initial maturity date.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern. We may also restrict your account if we determine it has been otherwise inactive due to no customer-initiated activity.

**Forfeited Accounts.** If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

**Death or Legal Determination of Incompetence.** You agree to notify us immediately of the death or court-ordered legal determination of incompetence of any owner or authorized signer on your account. We may disregard any notice of incompetence unless the person in question has been declared incompetent by a court of appropriate jurisdiction and we receive written notice and instructions from the court or court appointed fiduciary regarding the account. We also may freeze, offset, refuse and/or reverse deposits and transactions (e.g., governmental or retirement benefits payments payable to the deceased) if an owner dies or is legally determined incompetent.

In case of death or legally determined incompetence of an account owner, we will continue to honor checks written on that account as well as other withdrawal instructions until we are notified of the death or the legally determined incompetence. We may continue to honor checks for up to ten (10) days following the death of the account owner unless a validly appointed representative of the decedent or another account owner provides us with stop payment instructions.

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or call the phone number on the back of your Citibank Banking Card.

### **6.3 Other Account Information**

**Information Sharing.** You agree to let us share information about you and your Account(s) as allowed by law. This includes information we get from you and others. Our privacy notice, which is enclosed with your new Account materials, describes reasons Citibank can share its customers' personal information.

**Contacting You.** You agree that we (and/or our servicing providers or anyone we authorize) may contact you at any phone number, email address, or mailing address you provide, or we obtain in other ways. This includes communications to mobile, cellular/wireless or similar devices. We may contact you by live operator, auto dialer, recorded or artificial voice, text or email. You agree to pay any charges from your plan provider for communications we send to you, as well as communications you send to us.

**Your Consent for Us to Use Your Mobile Phone Number to Identify You.** You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citibank or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, please refer to our U.S. Privacy Notice for Consumers.

**Call Monitoring.** We may monitor and record any calls between you and us.

**Exemplar Signature.** Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank's records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

# 7 Account Transactions

The following terms describe how you can perform transactions with your Checking and Savings accounts and in certain limited circumstances, CDs. It is your responsibility to confirm the accuracy of the amounts you deposit and withdraw from your Accounts.

## 7.1 Deposits

### 7.1.1 You can make deposits:

- To qualifying accounts linked to your Citibank Banking Card at any Proprietary Citibank ATM at participating locations in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (which ever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit;
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, please refer to section 8 *Electronic Fund Transfers* of this Agreement.

### 7.1.2 Timing of Deposits; Availability of Funds; Acceptance of Deposits

Deposits made in Citibank branches are posted to your Accounts on the same day. Deposits made at Proprietary Citibank ATMs or by Mobile Check Deposit after 10:30 PM Eastern Time (9:30 PM Central Time) are posted to your account on the following Business Day. Deposited funds may not be available for immediate withdrawal. For more information please refer to *Appendix 2: Funds Availability at Citibank*.

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

### 7.1.3 Remotely Created Checks

“**Remotely Created Check(s)**” means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you). You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

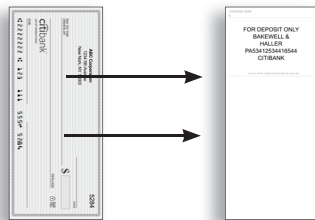
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

### 7.1.4 Endorsements

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.



### 7.1.5 Collection

#### 7.1.5.1 Items Sent for Collection

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

#### 7.1.5.2 Verification and Collection

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

### 7.1.6 ACH Credits

#### 7.1.6.1 ACH Provisional Credits

Credit for an ACH transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

### 7.1.6.2 Notice of Incoming ACH Transfer (Credit)

Notice of your incoming funds transfers and incoming wire transfers will be deemed to have occurred when you receive your Account Statement, or another notice from us, containing a credit to your account for the funds received. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime on the number on the back of your card, or on the Citi Mobile App or Citi Online.

### 7.1.7 Reconstructing Lost, Missing, or Destroyed Deposits

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us. You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer's records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer's identity and any other information about the deposited item. If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

### 7.1.8 General Information

#### 7.1.8.1 Our Right to Refuse Deposits

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

#### 7.1.8.2 Account Balance and Transaction Information

You may view information about your Accounts on Citi Online, Citi Mobile, at an ATM or by IVR, but the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal. Your **"Available Now" balance** is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn't include the transactions that are still pending and haven't been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance. Your **"On Deposit" balance** reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it's a record of your activity, including transactions that haven't settled and that aren't yet available for you to use.

We may make deposited funds available to you and include within your Available Now balance before the deposit has settled with the paying bank. If the deposited item is returned unpaid, we will debit your Account for the amount of the deposit. You may not rely upon oral statements by Citibank employees about your On Deposit balance, Available Now balance, or the status of any deposited item.

## 7.2 Withdrawals

### 7.2.1 How to Make a Withdrawal

**Citibank Branches.** You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

**Proprietary Citibank ATMs and Network ATMs.** You can use your Citibank Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, please refer to section 8 *Electronic Fund Transfers* of this Agreement.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your 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. Use the Citi Worldwide ATM/Branch Locator on Citi 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.

**Cash Withdrawals.** Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

**Electronic Fund Transfer.** You can utilize a variety of electronic fund transfer services to withdraw funds from your accounts. Please refer to section 8 *Electronic Fund Transfers* of this Agreement for details.

**Writing a Check.** You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) in your checking account or Savings account, provided your account offers a check-writing feature, by using one of the personalized checks you receive from us or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

## 7.2.2 Paying your Checks

**Electronic Presentment of Checks.** We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection.

**Please note:** Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

**Check Processing Cut-off Hour.** In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 PM on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

**Notations on Checks.** We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.

**Please note:** As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.



We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

**Post-Dated Checks.** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call the phone number on the back of your Citibank Banking Card and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

**Stale-Dated Checks.** You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

### 7.2.3 Posting Order

**Posting Order.** We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the “Posting Order,” “Overdrawing Your Account,” “Insufficient Funds to pay a Transaction Item,” and “Overdraft Protection” sections of the Agreement, a “Transaction Item” includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citi Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

## 7.2.4 Overdrawing Your Account

**Overdrawing Your Account.** Citibank encourages its customer to consider the impact of overdrawing an account. Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return (“Returned Items”) or pay (“Overdraft”) one or more Transaction Items. We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. In addition, Access Checking accounts are designed so that Transaction Items that cause an overdraft will not be authorized. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

**Insufficient Funds to pay a Transaction item.** Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you. Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

**Overdraft Protection.** Citibank offers two options designed to help you cover overdraft amounts in your checking account: Safety Check and Checking Plus® (variable rate) Line of Credit. Ask us for information which may include an application.

**Safety Check.** Safety Check covers overdraft amounts by transferring funds from your linked Savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

### Contributing Accounts

When you sign up for Safety Check, you may select one account you maintain at Citibank as your “Contributing Account.” Citi Savings, Citibank Savings Plus, Citi Accelerate Savings or Citi Miles Ahead Savings accounts are eligible Contributing Accounts. Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest.

### Safety Check Transfers

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.



**Transfers.** No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

**Checking Plus® (variable rate) Line of Credit.** Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

Checking Plus (variable rate) line of credit account terms and conditions are disclosed in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

**For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers.** Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

### 7.2.5 Stop Payment Orders (Checks)

**General.** Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citi Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to section 8.3 *Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)* and section 8.4 *Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)*.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to *Appendix 1: Fee Schedule*.

When you place a stop payment order on a check an ACH stop payment will be automatically placed for the same amount and same payee where a check may be converted to an ACH and presented for payment. There is no fee for the second stop payment.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order: Renewal.** A stop payment order on a physical check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods. A stop payment order on an ACH transaction is permanent.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word “replacement” on it so it is not mistaken for the original check.

**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a “Stop Payment Request and Indemnity Agreement” form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

### 7.2.6 Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (Please refer to *Appendix 2: Funds Availability at Citibank*).
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;
- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

**Payment over Valid Stop Payment Order.** If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

## 7.2.7 Check Cashing

**Your Own Checks.** You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank Banking Card or other identification that is acceptable to us.

**Third Party Checks.** In certain instances we may allow you to cash a third party check (i.e., a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party's endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/ or fee calculation purposes for up to the number of days it takes for us to collect the check.

**Payee Check Cashing.** When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

**Check Cashing for Others.** You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier's checks or official checks, will be paid.

## 7.3 Other Information

### 7.3.1 Account Errors and Adjustments

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences. For claims with respect to domestic wire transfers, please refer to section 9.1 *Outgoing Wire Transfers* or in the separate agreement you received when you enrolled in the service.

**Please note:** There are exceptions to this 30 Day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

Claims involving outgoing consumer international wires and outgoing international Citibank Global Transfers are governed by special notice provisions for remittance transfers described in section 9.2 *Remittance Transfers* within this Agreement and in the separate funds transfer agreement for these services. Claims involving electronic fund transfers covered by Regulation E (Subpart A) are also governed by special notice provisions described in section 8 *Electronic Fund Transfers*. Please refer to these sections for a description of your rights.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within 1 year (2 years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call the number on the back of your Citibank Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to section 7.3.2 *Substitute Checks and Your Rights*.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff” section of this Agreement.

### **7.3.2 Substitute Checks and Your Rights**

**What Is a Substitute Check?** A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

**Your Rights.** The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citi Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account. If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.

**Filing a Claim.** If you believe a substitute check you have received from us was improperly debited to your account, please call the number indicated on the back of your Citibank Banking Card or in the Contact Us section of this Agreement. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim.

If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee)

### **7.3.3 Foreign Currency Exchange**

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by visiting your local Citibank branch or by calling the phone number on the back of your Citibank Banking Card. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 PM Central Time. For more information about these services, you may visit Citi Online or speak to a banker in a branch or call 1-800-756-7050 toll-free within the United States. Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

**Limitation of Liability.** We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.

# 8 Electronic Fund Transfers

## 8.1 General Information

We provide a variety of Electronic Fund Transfers services for use with your accounts. These services allow you to make or receive deposits, payments, and other transfers by electronic methods, such as with your Citibank Banking Card, by telephone, or by using Citi Online or the Citi Mobile App. Some services are also subject to and further described in separate agreements that are provided to you when you enroll in that service.

Federal law governs certain types of consumer transactions that are described as electronic fund transfers. Common types of electronic fund transfers include: withdrawals, deposits, transfers and point of sale transactions utilizing your Citibank Banking Card, electronic direct deposits; payments utilizing our Bill Pay service; one-time transfers or payments you initiate by phone, online or via our mobile app, transfers to or from your account utilizing the ACH Network, transfers from your account to another Citi customer in the U.S., the Inter-Institution service, the Instant Payment Service and Zelle<sup>®</sup>. Electronic fund transfers are governed by the Electronic Fund Transfer Act and Regulation E Subpart A and you are entitled to certain rights and remedies for error resolution as described below.

Federal law also governs outgoing consumer international wire transfers and Citibank<sup>®</sup> Global Transfers as “remittance transfers”. Under Regulation E Subpart B, you are entitled to certain rights and remedies when initiating a remittance transfer which are described in Section 9.2 *Remittance Transfers* as well as in the terms and conditions of the service you received when enrolling in these services.

**General.** Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus<sup>®</sup>, Checking Plus<sup>®</sup> (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

**Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services.** At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain Electronic Fund Transfers services based upon security issues and other factors.

### Termination of Electronic Fund Transfers Services

If you wish to terminate any Electronic Fund Transfers services or no longer wish to use your Citibank Banking Card, call 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

**Unauthorized Use of Access Device.** If an unauthorized person has obtained access to your Citibank Banking Card, your PIN, your Citi Online User ID and password or your TAC, notify Citibank immediately. Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank Banking Cards as described in Section 8.5 *Notice of Your Rights and Responsibilities Regarding Unauthorized Electronic Fund Transfers*.

### Our Responsibility to You When Providing Fund Transfer Services

If we do not complete a transfer to or from your Account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

1. If, through no fault of ours, you do not have enough money in your account to make the transfer;
2. If the transfer would go over the credit limit on your overdraft line;



3. If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
4. If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
5. If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

### **Your Responsibility to Us When Utilizing Funds Transfer Services**

This Agreement describes your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your Account. For further information about your rights under Regulation E, please refer to sections *8.5 Notice Of Your Rights and Responsibilities Regarding Unauthorized Electronic Fund Transfers* and *8.6 Error Resolution Procedures for Electronic Fund Transfers Errors*.

Please note the following:

- For merchant disputes about quality of goods and services for transactions that are fully authorized and properly executed, you are responsible for resolving any disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

## **8.2 Types of Electronic Fund Transfers**

### **8.2.1 Citibank Banking Card**

You can use your Citibank Banking Card for a variety of transactions as described below. Generally, you will receive your Citibank Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive a PIN in a separate mailing. Your PIN is required for all Citibank Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN-based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citi Online or Citi Mobile App.

If you are unable to change your PIN, you may contact the phone number on the back of your Citibank Banking Card to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call the phone number on the back of your Citibank Banking Card to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys.

## ATM Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs at the number on the back of your Citibank Banking Card. For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

**Renewal/Cancellation of your Citibank Banking Card.** We will automatically send you a new Citibank Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank Banking Card at any time and for any reason. To do so, cut your card in half and notify us by contacting us at the phone number on the back of your Citibank Banking Card, on Citi Online or at a Citibank branch. You agree to return the Citibank Banking Card to us upon request.

You may be assessed fees for using non-Citibank ATMs locations — please refer to Appendix 1: Fee Schedule. When you use a Network ATM other than at a location within our surcharge-free network, you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction. For fees imposed when withdrawing cash from your linked Citibank credit accounts (including credit cards), refer to your applicable customer agreement for the credit account.

**ATM Withdrawal Posting Cut-Off Times.** For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time) or on non-Business Days will post to your account on the following Business Day.

### Point-of-Sale (POS) Transactions

**“PIN Based” Transactions.** You can use your Citibank Banking Card to purchase goods or services from merchant locations in the United States accepting Interlink®, Maestro® or Cirrus® by authorizing these transactions using your PIN.



Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

**“Signature-Based” Transactions.** You can also use your card to purchase goods or services and/or receive cash from locations that accept MasterCard® or Interlink. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank Banking Card are deducted from your primary linked checking account.

**Authorizations.** When you use your Citibank Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or until we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

### Citibank Banking Card Transaction Limits

Limits may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card. The number of cards issued to a Citigold® Private Client, Citigold® or Citi Priority account customer does not affect the maximum withdrawal limit per account.

We reserve the right to change limits or to suspend or discontinue operation of certain Electronic Fund Transfers services at any time based on security or other factors. We also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

	Standard Limits	Citi Priority Limits	Citigold® Limits	Citigold® Private Client Limits
<b>Signature Purchase Limit</b>	\$5,000 per account per Business Day	\$10,000 per account per Business Day	\$25,000 per account per Business Day	\$50,000 per account per Business Day
<b>PIN Based Purchase Limit</b>	\$5,000 per account per Business Day	\$10,000 per account per Business Day	\$25,000 per account per Business Day	\$50,000 per account per Business Day
<b>Cash Withdrawal Limit</b>	\$1,500 per Citibank Banking Card, per Business Day	\$2,000 per account per Business Day	\$5,000 per account per Business Day	\$5,000 per account per Business Day
<b>Person to Person Payments / credit</b>	Send \$1,000 per day up to \$10,000 per month	Send \$1,000 per day up to \$10,000 per month	Send \$1,000 per day up to \$10,000 per month	Send \$1,000 per day up to up to \$10,000 per month
	Receive \$2,500 per day up to \$10,000 per month	Receive \$2,500 per day up to \$10,000 per month	Receive \$2,500 per day up to \$10,000 per month	Receive \$2,500 per day up to \$10,000 per month
<b>Business or government to person credits only</b>	Receive up to \$50,000 per month	Receive up to \$50,000 per month	Receive up to \$50,000 per month	Receive up to \$50,000 per month

Your maximum purchase limits on your Citibank Banking Card per account, per Business Day, are limited by the amount available in your account, whichever is lower.

You may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

**Transactions Made Outside of the United States and its Territories.** We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

**Transactions done in foreign currency.** Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank's procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government-mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include Signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. Citibank® Debit Cards can still be used to make Signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

### 8.2.2 Bill Payments

- You can make payments to third parties by calling the number on the back of your card or on Citi Online or on Citi Mobile. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel one scheduled bill payment or a series of recurring payments to the same merchant, you must do so by 11:59 PM Eastern Time on the day prior to the next scheduled payment date. You can cancel a payment via Citi Online or by calling 1-800-374-9700. (TTY: We accept 711 or other Relay Service). If you call the number on the back of your card, a representative will be able to assist you whether the bill payment was scheduled via phone or via Citi Online or Citi Mobile.
- If a bill payment is made by check, a stop payment order can only be accepted under certain circumstances. Refer to section 7.2.5 *Stop Payment Orders (Checks)* for more information about stop payment requests on Citibank Official checks. You cannot stop payment on electronic bill payment once that payment has been issued by Citibank.
- Your Citibank account statement will include all bill payment transactions. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989 or call the phone number on the back of your Citibank Banking Card or 1-800-374-9700. (TTY: We accept 711 or other Relay Service.)
- A pre-authorized bill payment can be reviewed online or via CitiPhone Banking®. If you believe an unauthorized bill payment has been or might be made, you should call 1-800-374-9700. (TTY: We accept 711 or other Relay Service.)

- There is no monthly charge or transaction fee for paying your bills using Citi Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If you are using your account to make pre-authorized payments to a person or company and these payments vary in amount, it is the responsibility of that person or company to notify you of the amount and date of next payment. You should contact the payee and/or service provider, and not Citibank, regarding your options for receiving this notice.

Bill Payment Limits				
	Standard Limits	Citi Priority Limits	Citigold® Limits	Citigold® Private Client Limits
Daily Transaction Limit	\$50,000	\$50,000	\$50,000	\$50,000
Single Transaction Limit	\$10,000	\$50,000	\$50,000	\$50,000

### Electronic Check Conversion

You may authorize a merchant or other payee to process an electronic transfer from your account using the information from a paper check that you have issued to that merchant or payee to make a payment or pay for a purchase.

### 8.2.3 Internal Transfers Between Linked Accounts

You can transfer funds between your linked Checking account and Savings account and any linked credit card account using Citi Online, Citi Mobile, CitiPhone Banking or at a Proprietary Citibank ATM. You may also transfer funds between your linked CDs at account opening and renewal, Checking accounts, and Savings accounts on Citi Online, Citi Mobile or CitiPhone Banking. You can transfer funds between your linked Checking, Savings or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements.

You can transfer funds between your eligible Checking or Savings account and a linked CGMI Account using Citi Online or Citi Mobile when all accounts have common owners/account titles. Transfer requests to a linked CGMI Account made after 4:00 PM Eastern Time on a Business Day or at any time on a non-Business Day will be processed on the following Business Day.

**Automatic Transfers.** You can set up automatic transfers between your linked Checking and Savings accounts on a weekly, every-other-week or monthly basis. Examples include monthly transfers of interest earned on your savings account to your checking account or monthly transfers to contribute to your IRA account. You can also set up automatic transfers of interest earned on CDs to eligible linked accounts when opening or renewing a CD.

### 8.2.4 Citibank® Global Transfer Service

You can make transfers from your eligible Citibank® checking or savings account to the consumer checking or savings account held by another Citibank customer in the U.S. or in select markets outside the U.S. or to receive funds into your account from another Citibank customer in the U.S. using Citi Online or Citi Mobile. The minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for sending or receiving a Citibank® Global Transfer. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient's account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient's account. The transfer will be made in the currency of the foreign recipient's account. Citibank's exchange rate includes a commission for the conversion service. Please refer to section 9.2 *Remittance Transfers* for information about claims or inquiries regarding a consumer international Citibank Global Transfer transactions.

**Destinations.** We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained by calling the number on the back of your Citibank Banking Card or on Citi Online.

**Citibank Global Transfer Service Limits for Account-to-Account Transfers by channel  
(transfer limits are stated in U.S. dollars):**

Your Citibank® Global Transfer Service transfer limits may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

	Standard Limits	Citi Priority Limits	Citigold® Limits	Citigold® Private Client Limits
<b>Citi Online</b> <i>Daily Transfer Limit</i>	\$50,000	\$75,000	\$100,000	\$100,000
<b>Citi Mobile</b> <i>Daily Transfer Limit</i>	\$50,000	\$75,000	\$100,000	\$100,000
<b>Citi Online</b> <b>Citi Mobile</b> <i>Weekly Transfer Limit</i>	\$50,000	\$100,000	\$150,000	\$500,000

**8.2.5 Institution Transfer (IIT) Service**

You can use the Inter-Institution Transfer Service to request a transfer of funds through Citi® Online or the Citi Mobile® App: (1) from an eligible Citibank account owned by you to a verified consumer deposit account you own at another financial institution in the United States; or (2) from a verified consumer deposit account you own at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute your transfer request, but other methods of transfer may also be used. All transfer requests using this service are subject to and further described in the Inter-Institution Transfer Service agreement you received when you enrolled in the service and available at any time on Citi Online. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service but we reserve the right to change the fee schedule for the use of this service. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers.

**Cancellation of transfer requests.** If you want to stop (cancel) a scheduled transfer or a series of scheduled transfers to the same external account, you must do so by 9:30 PM Eastern Time on the day prior to the next transfer date. You can cancel by visiting a Citibank branch, through Citi Online or Citi Mobile®, or by calling the phone number on the back of your Citibank Banking Card. Please note that if you request cancellation of one in a series of scheduled transfers, that cancellation will be effective as to all subsequent transfers to or from that external account. You will need to set up your transfer request again if you wish to resume recurring transfers to or from that external account.

**8.2.6 Zelle®**

Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile App and on Citi Online that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person. You will be responsible for any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

### Tips to keep your accounts and information safe

- **Be on the lookout for scammers who try to impersonate Citi Employees.**  
*Remember, Citi will never call and ask you to share your password, username or one-time passcode.*
- **Don't share personal information with someone you don't know.**  
*Be suspicious of unexpected phone calls, texts or emails that ask you for personal information such as credit card numbers or passwords. Hang up and call or chat directly with Citi customer support.*
- **Be suspicious of false urgency.**  
*Scammers often try to convince you that a situation is urgent and you have to act now.*
- **Watch out for fake Citi SMS texts.**  
*Citi may email, text or call you if we detect unusual account activity, but we will never send you an SMS text from a 10-digit phone number or SMS text from an email address.*
- **Be wary of requests to transfer money to yourself.**  
*Request to transfer money to yourself may actually result in money being transferred to a fraudster's account.*
- **Use only Citi-owned contact methods.**  
*When conducting business with Citi, use Citibank Online, the Citi Mobile app or reach out to customer support via the number on your account statement or on the back of your card.*

For more information on how to protect yourself from scammers, visit [www.citi.com/fraudprevention](http://www.citi.com/fraudprevention).

### 8.3 Stop (Cancel) Payment Orders (Pre-authorized Recurring Fund Transfers)

You may place a stop payment on (cancel) pre-authorized recurring transfers from your Account by visiting a Citibank branch, through Citi Online or by calling the phone number on the back of your Citibank Banking Card. We must receive your request at least three (3) Business Days before the transfer is scheduled to be made. If you request a stop payment by phone, we may also ask you to confirm your request in writing within two (2) weeks. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. If you have instructed us to stop payment on a scheduled transaction at least 3 Business Days before the transaction is scheduled to be made and we do not do so, we will pay for your losses or damages.

If you place a stop payment on recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank may debit your account for subsequent transactions initiated by that originator (payee).

Contents of Stop Payment Order. You will need to accurately provide:

- Your account number;
- The date of the scheduled transfer;
- The exact amount (dollars and cents); and
- The payee's name.

**Please note:** If the information is not exactly correct, we may not be able to identify the transaction and a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will be effective as to subsequent withdrawals/ payments initiated by that originator (payee) for the same amount unless you contact the bank and request that the stop payment order be removed.

## 8.4 Stop (Cancel) Payment Orders (One-time Future Dated ACH Transfers)

You may request that we stop payment (cancel) on a one-time future-dated ACH transfer originated by Citi from your Account provided we receive your stop payment instruction by 11:59 PM Eastern Time on the day prior to the scheduled payment date. Payment cannot be stopped on a transfer that has already been paid or that is in the process of being paid. You will need to accurately provide us with a description of the following: your account number; the date of the scheduled transfer; the exact amount (dollar amount and cents) of the transfer; and the name of the payee. If you do not provide us with accurate information and we are unable to identify the transaction, the stop payment may not be effective.

**Please note:** We will not be able to place a stop payment on a one-time future dated ACH debit transfer that is originated by an external payee and received by Citi. You will need to contact your payee to notify them that you have revoked your authorization for the transfer.

## 8.5 Notice Of Your Rights and Responsibilities Regarding Unauthorized Electronic Fund Transfers

If your Citibank Banking Card or any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call the number on the back of your Citibank Banking Card.

Please remember that your Citibank Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us AT ONCE if you believe your Citibank Banking Card or any of your Access Devices has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Calling us is the best way of keeping your possible losses down. You could lose all the money in your account as well as funds made available via your maximum overdraft line of credit. If you tell us within two (2) Business Days after you learn of the loss or theft of your Citibank Banking Card or Access Device, you can lose no more than \$50 if someone uses it without your permission.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Citibank Banking Card or Access Device, and we can prove we could have stopped someone from using it without your permission if you had told us, you could lose as much as \$500.



Also, if your statement shows transfers that you did not make, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed or otherwise made available to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have prevented the transactions if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

**California.** Within this section, the paragraph above describing liability up to \$500 shall not apply.

**New York.** Within this section, your liability for the unauthorized use of your Citibank Banking Card shall not exceed \$50.

**Citibank® Banking Card Zero Liability Protection.** If your Citibank Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above will not exceed \$0:

- If you report the loss or theft of your card promptly upon discovery of such loss or theft;
- and you exercised reasonable care in safeguarding your card from the risk of loss or theft;
- and the account to which transactions initiated with your card were posted is in good condition.

**Contact in Event of Unauthorized Transfer.** If you believe your Citibank Banking Card or Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK. For TTY: We accept 711 or other Relay Service. Customer service representatives are available to assist you 24 hours a day, seven days a week. You can also write to us at: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

## 8.6 Error Resolution Procedures for Electronic Fund Transfers Errors

In case of errors or questions about your electronic fund transfers or you think your statement or transaction record is wrong, contact us as soon as possible by calling us at 1-888-Citibank. For TTY: We accept 711 or other Relay Service. You can also write to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**Please note:** If the error concerns an ATM network transaction, be sure to contact Citibank or Citigroup Global Markets Inc. — depending on the institution holding the account from which you were attempting to withdraw funds — not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

1. Notify us of your name and account number;
2. Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information; and
3. Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.



## 9 Other Fund Transfer Services

### 9.1 Outgoing Wire Transfers

The following terms apply to any wire transfer requests we receive to transfer funds from your account to an account maintained at another institution. In addition to the information provided here, please refer to the separate funds transfer agreement governing the terms of service for transfers made using Citi Online or the Citi Mobile App. Please note that outgoing international transfers from a consumer account are also governed by special provisions including error resolution and cancellation rights as more fully described in section 9.2 *Remittance Transfers* of this Agreement. Before utilizing our wire transfer services, please read the following important tips for wire transfer safety.

#### General Tips for Wire Transfer Safety

Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Impostors (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- Know Who You are Dealing With — Do not send funds to an individual or business you don't know personally.
- Verify your Wire Transfer Instruction — Check the information you include on a wire transfer instruction to verify the information is correct.
- Verify the legitimacy of what you are paying for — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- Be Cautious of any Recipient Claiming Urgency — Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we can attempt to contact the corresponding financial institution that may have received the fraudulent wire transfer.

**Debit Authorization.** When we receive a funds transfer request, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request.

**Reliance by Citibank.** Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as "BIC" or "SORT") identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request.

**Security Procedures.** When we receive a request for a funds transfer, we will follow a security procedure established for the protection of your account to verify that the transfer has been properly authorized. This procedure varies based upon whether we receive a funds transfer request in person, by phone, or through a digital channel and may entail use of additional user identification such as biometrics, password or authorization code. Citi will consider any funds transfer request made with this information to be duly authorized. You understand that the security procedure is designed only to verify the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. By requesting a funds transfer and using Citi's applicable security procedure for the method by which your instruction is received, you agree that the security procedure is commercially reasonable and appropriate for you. You further agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure.

**Transfer to a Beneficiary Bank.** When you request a funds transfer to an external bank, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. **You understand that payment may be made by the beneficiary bank on the basis of an identifying or bank account number even if it identifies a person different from the named beneficiary.** If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

**Currency of Transfer.** Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request. In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

**Delays or Non-Execution of Funds Transfers.** While Citibank will handle your funds transfer request as expeditiously as possible, we will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

**Rejection of a Funds Transfer Request.** We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

**Cancellation/Amendment of Domestic Funds Transfer Request.** You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section *9.2 Remittance Transfers*) only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank. Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

**Please note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, Citibank will convert your returned funds in U.S. dollars to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions.

**Applicable to claims or questions with respect to Domestic Wire Transfers.** You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

**Limitation of Liability.** Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

**Applicable to claims or questions with respect to Consumer International Transfers.** Please refer to section *9.2 Remittance Transfers* for a description of your error resolution rights.

## 9.2 Remittance Transfers

Remittance transfers are outgoing international funds transfers, including international Citibank Global Transfers, initiated from a consumer account in the U.S. to a beneficiary outside the U.S. and its territories. When you send a remittance transfer, you will be provided with a disclosure describing your transaction details and are an explanation regarding additional rights you are entitled to under federal regulation Regulation E Subpart B. The following summarizes your right to cancel/amend your remittance transfer request as well as your right to assert a claim or make an inquiry regarding your remittance transfer:

**Cancellation/Amendment of Remittance Transfer Request.** Remittance transfer requests may be cancelled for a full refund or amended provided you cancel or amend your request within thirty (30) minutes of our receipt of your authorizing payment for the transfer unless the funds have been picked up or deposited. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph “Cancellation/Amendment of Domestic Funds Transfer Request” will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into Citi Online or the Citi Mobile App. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citi Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help us identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

### **Error Resolution Procedures: Remittance Transfers**

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888-606-9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank.

If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

## 10 Additional Important Terms and Information

### 10.1 Legal Process

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

### 10.2 Security Interest

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner. This provision does not apply to IRA accounts or other tax-qualified retirement accounts or where otherwise prohibited by law.

### 10.3 Right of Setoff

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, money purchase plan or profit sharing plan, and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

#### **10.4 Indemnification**

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

#### **10.5 Limitation on Time to Sue or Arbitrate**

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

#### **10.6 Limitation of Liability**

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault. We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this *Limitation of Liability*.

In connection with any transaction or service provided under this Agreement, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY. The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

#### **10.7 Citibank Affiliates**

Citibank, N.A. affiliates referred to in this Agreement include, but are not limited to:

Citigroup Global Markets Inc. (CGMI), member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc. CGMI offers investment products and services, including through the following lines of business:

Citi Personal Wealth Management is a business of Citigroup Inc., which offers investment products through Citigroup Global Markets Inc. ("CGMI"), member SIPC. CGMI and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.



The Arbitration section of the Client Manual and Marketplace Addendum (CMMA) is identical to the Arbitration section of the Consumer Deposit Account Agreement (CMA). If you previously opted out of arbitration under the CMMA, you are opted out of arbitration in the CMA. Customers who did not opt out of Arbitration in the CMMA at the time they opened their account are ineligible to opt out of Arbitration for their existing accounts. Unless you have previously opted out, all agreements to arbitrate between you and Citibank remain in full force and effect.

## 11 Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

### Covered Disputes

You or we may arbitrate any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called "Disputes").

**If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.**

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims. Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank Banking Card or Citibank Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

**Arbitration Limits.** Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won't initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.

**How Arbitration Works.** Arbitration shall be conducted by the American Arbitration Association ("AAA") according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed ("AAA Rules"), except where those rules conflict with this arbitration provision. You can obtain a copy of the AAA Rules at the AAA's website ([adr.org](http://adr.org)) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

**Paying for Arbitration Fees.** We'll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney's fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

**The Final Award.** Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law



**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

**Survival and Severability of Terms.** These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.

If any part of this arbitration provision is deemed invalid or unenforceable, the other terms shall remain in force, except that there can be no arbitration of a class or representative Dispute. This arbitration provision may not be amended, severed or waived, except as provided in this Agreement or in a written agreement between you and us.

**Rules for Rejecting This Arbitration Provision.** You may reject this arbitration provision by sending a written rejection notice to us at: 100 Citibank Drive, Attn: Arbitration Opt Out, San Antonio, TX 78245. Your rejection notice must be mailed within 45 days of account opening. Your rejection notice must state that you reject the arbitration provision and include your name, address, account number and personal signature. No one else may sign the rejection notice. Your rejection notice will not apply to the arbitration provision(s) governing any other account(s) that you have or had with us. Rejection of this arbitration provision won't affect your other rights or responsibilities under this Agreement, including use of the account.

## Appendix 1: Fee Schedule

The following Checkbook Order Fee, Safe Deposit Fee, Fee Chart, and Wire Transfer Fee Chart are known as the “Fee Schedule.” Unless otherwise stated, all fees described in the Fee Schedule are charged to the account associated with the product or service.

**Checkbook Orders.** Fees will be charged for standard and Non-Standard checkbook orders. “Non-Standard Checkbook Orders” include non-standard design, non-standard lettering, nonstandard cover and non-standard logos. Standard checkbook order fees are waived for accounts in the Citi Priority, Citigold, and Citigold Private Client Relationship Tiers at the time standard checkbooks are ordered. Non-Standard Checkbook Order fees are waived for accounts in the Citigold Private Client Relationship Tier.

**Safe Deposit Box fees.** Pricing varies per size per location. Please refer to your Safe Deposit Box Agreement for applicable fees. Sales tax may be assessed depending on your box location. If applicable, please refer to drilling fees and lost/replacement keys disclosed at the time of service.

Safe Deposit Box Fee Chart			
Safe Deposit Box Fee Chart Annual Rental Fee Refer to your Safe Deposit Box Agreement, but generally:	Citi Priority	Citigold®	Citigold® Private Client
\$0-\$125	Waived	Waived	Waived
\$126 - \$250	\$125 off annual rental fee	\$125 off annual rental fee	\$125 off annual rental fee
\$251 +	50% off annual rental fee	50% off annual rental fee	50% off annual rental fee

**Payment.** At the time you open a Safe Deposit Box, the first-year rental fee must be paid by cash or check or as a one-time debit from a chosen transaction account. At renewal, the annual rental fee will be paid either via direct debit authorized by executing a direct Debit Authorization Form or by paying with cash or check in a branch. Customers who open a new Safe Deposit Box must own a Checking account or a Savings account and arrange for annual rental fee payments by executing a Direct Debit Authorization Form (“Direct Debit”). Pursuant to your renewal notice, a late fee may apply if you do not pay your Safe Deposit Box fees timely.

**Relationship Tier benefit.** Customers in a Relationship Tier who also own a Checking account or a Savings account at the time they are billed for a Safe Deposit Box are eligible for a fee waiver or reduced fee as described in the Safe Deposit Box Fee Chart. Please note Citi reviews Relationship Tier status at the time of billing and not at the time of the renewal date of the Safe Deposit Box. Customers are eligible for one Safe Deposit Box fee waiver or reduced fee per calendar year. Customers who own multiple Safe Deposit Boxes are not eligible for multiple fee waivers or multiple reduced fees.

**Direct Debit benefit.** Deposit customers who own a Checking account or a Savings account, but do not qualify for a waiver or reduced fee based on their Relationship Tier, may be eligible for a 10% Safe Deposit Box fee discount if they pay their Safe Deposit Box Fee with a Direct Debit.

## Fee Chart

### Account Fee When in

Account Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Clerical Research (per hour, one-hour minimum)	Waived	Waived	Waived	Waived
Collection of Checks Drawn on Foreign Bank <i>Additional fees may apply as a result of fees charged for collection of the item by other institutions.</i>	\$30.00	\$30.00	\$30.00	\$30.00
Expedited Domestic Delivery of Replacement Debit Card <i>May appear on your bank statement as: Expedited Card Fee</i>	Waived	Waived	Waived	Waived
Foreign Currency Exchange Fee — Under \$1,000 <i>May appear on your bank statement as: Foreign Currency Fee</i>	\$5.00	Waived	Waived	Waived
Foreign Exchange Fee <i>We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories.</i>  <i>May appear on your bank statement as: Foreign Transaction Fee</i>	3%	Waived	Waived	Waived
Legal Process per service	\$125	\$125	\$125	\$125
Money Order for Customers	\$5.00	Waived	Waived	Waived
Official Check	\$10.00	Waived	Waived	Waived
Stop Payment Request <i>Fee applies on Personal Checks, Official Checks, and Money Orders</i>	\$30.00	Waived	Waived	Waived

## Wire Transfer Fee Chart

The fees listed refer only to fees charged by Citibank and is not a representation of potential fees imposed by other banks. Please refer to the documentation provided at the time of your transaction for information regarding applicable fees.

Please note, fees and charges may apply for wire transfers initiated from a consumer account through CitiBusiness® Online. Please refer to the fees and charges displayed on CitiBusiness® Online at the time of the transaction.

Wire Transfer Fee Description	Standard Fee	Citi Priority	Citigold®	Citigold® Private Client
Wire Transfer — Incoming Domestic and International <i>This fee will be described on your bank statement as: Service Charges Incoming Wire Fee.</i>	\$15.00	Waived	Waived	Waived
Wire Transfer — Outgoing Online Domestic “Online” refers to self-service wires sent via Citi Online or Citi Mobile. <i>This fee will be described on your bank statement as: Fee for Domestic Funds Transfer.</i>	\$25.00	\$17.50	Waived	Waived
Wire Transfer — Outgoing Domestic — Other Channels “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.	\$35.00	\$35.00	\$35.00	Waived
Wire Transfer — Outgoing Online International (U.S. Dollars) “Online” refers to self-service wires sent via Citi Online or Citi Mobile.	\$35.00	\$25.00	Waived	Waived
Wire Transfer — Outgoing Online International (Foreign Currency) “Online” refers to self-service wires sent via Citi Online or Citi Mobile. <i>The wire transfer fee will be waived for clients who wire funds in foreign currency using Citi Online or Citi Mobile.</i>	Waived	Waived	Waived	Waived
Outgoing International — Other Channels “Other Channels” refers to wire transfers initiated through a branch or assisted by a banker.	\$45.00	\$45.00	\$45.00	Waived

## Appendix 2: Funds Availability at Citibank

This section will help you determine when deposits to your Checking accounts and Savings account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

**Our General Policy.** Our general policy is to make funds from any type of check deposit available to you no later than the first Business Day after the day of your deposit. This includes government checks, cashier's checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same Business Day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same Business Day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place a longer delay at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next Business Day. Please refer to Longer Delays May Apply for a description of these longer delays.

**Determining the Date of Deposit.** The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30 PM Central Time) are considered received that day. Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next Business Day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

For regular mail:

Citibank  
Check Ops – Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245

For overnight mail:

Citibank  
Check Ops – Bank by Mail  
100 Citibank Drive Bldg 3  
San Antonio, TX 78245

**Government Checks, Cashier's Checks and Other Special Types of Checks.** Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks;
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments;
- U.S. postal money orders;
- Cashier's checks, teller's checks, certified checks, and travelers checks;
- Checks drawn on a Citibank, N.A. U.S. branch.

### **Longer Delays May Apply**

**In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:**

#### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

#### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

### **Example**

- If you deposit a check (or multiple checks on any given day) that total(s) \$10,000
- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day

**We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- **Doubt of collectability-**If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- **Emergency Situations-** If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

**Special Rules for New Clients.** You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply.

You will be entitled to the availability described above for:

- Incoming wire transfers and electronic direct deposits;
- Cash;
- Government checks, Cashier's checks, and other special types of checks (as defined above);
- For all other check deposits, your funds will be available on the 5th Business Day after the day of deposit.

**Collection Items.** We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Fee Schedule.

**Holds on Other Funds.** If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

**Our Right of Chargeback.** The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

**Changes to Our Policy.** We will notify you of any change(s) to our funds availability policies as required by applicable law.

## Appendix 3: Discontinued Products, Services and Features

As of the Discontinued Dates, customers cannot apply to open new accounts (or enroll, as applicable) in the following products, services, and features:

Discontinued Products, Services, and Features	“Discontinued Date”
Emergency Cash	April 1, 2025
Citi Alliance®	March 4, 2024
Affordable Access Banking Initiative	December 31, 2023
Citigold® Private Client in a Citigold® Account Package, Citi Miles Ahead <sup>SM</sup> Banking Package, Citigold® Account Package, Citi Priority Account Package, Citibank Account Package, Basic Account Package, Access Account Package. To see disclosures for these packages, please review the <i>Client Manual – Consumer Accounts and Marketplace Addendum</i> at <a href="http://citi.com/accountagreementsandnotices">citi.com/accountagreementsandnotices</a> .	August 21, 2023
Consular Verification Letters	August 21, 2023
Citi Elevate <sup>SM</sup> Account Package. Refer to disclosures below.	July 18, 2022
Interest Checking. Refer to disclosures below.	July 18, 2022
Citigold Interest Checking. Refer to disclosures below.	July 18, 2022
Citibank Savings Plus <i>The below accounts were converted to the Citibank Savings Plus account on the stated Discontinued Date</i>	July 23, 2017
Money Market Plus	April 15, 2022
Ultimate Savings	April 15, 2022
Preferred Money Market	April 15, 2022
Insured Money Market	April 15, 2022
Day-to-Day Savings in Citi Private Bank, Citigold, Citigold Private Client, Citi Priority, Citibank Account, and Access Account Packages	May 4, 2022
Day-to-Day Savings in Basic Banking Package in all states except New York	May 5, 2022
Day-to-Day Savings in Basic Banking Package in New York state only	May 6, 2022
Citibank® Student Account Package	January 16, 2016

### Citibank Savings Plus accounts

#### Features

The Citibank Savings Plus account offers check writing and access to funds via an ATM card. The Citibank Savings Plus account does not have any limitations on the number of withdrawals you make in your account, including the number of check transactions.

#### Fees

The Citibank Savings Plus account has a \$4.50 Monthly Service Fee and \$2.50 Non-Citi ATM Fee.

The Monthly Service Fee of \$4.50 is waived if:

1. the account has an Average Monthly Balance of \$500 or more in that account, or
2. at least one owner of the account also owns a Checking account, or
3. any account owner is in the Citigold Private Client, Citigold or Citi Priority Relationship Tier.



Please refer to *Appendix 1: Fee Schedule* of this Agreement.

There is no minimum balance required to maintain a Citibank Savings Plus account.

## APYs and Interest Rates

Annual Percentage Yields and interest rates for the Citibank Savings Plus account are variable, determined by Citibank at its sole discretion and can change at any time without notice. This may affect the actual amount of interest earned. Please refer to your applicable rate sheet. For current Annual Percentage Yields and interest rates, please log in to Citi Online or the Citi Mobile App or speak to a banker in a branch or by calling the phone number on the back of your Citibank Banking Card.

Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings accounts* of this Agreement for additional APY and interest rate information.

## Affordable Access Banking Initiative

### **Important Notice:**

**Effective December 31, 2023, the Affordable Access Banking Initiative is discontinued, and customers cannot open new accounts with the Affordable Access Banking Initiative Features.**

**Effective March 15, 2024, the monthly service fee waiver for accounts with the Affordable Access Banking Initiative Features will be discontinued.**

The Affordable Access Banking Initiative is a Citi initiative for select Citi Community Partner Programs (“Program”) managed by Citi Community Partners. Citibank is not affiliated with any of the Citi Community Partners, Programs, nor a sponsor of any Citi Community Program. The Affordable Access Banking Initiative is subject to change at any time without notice to you unless required by applicable law.

## Affordable Access Banking Initiative Features

### Eligibility

Only applicants who are certified Program participants (“Eligible Applicants”) according to a Citi Community Partner are eligible for an account available with the Affordable Access Banking Initiative Features.

Applicants should review the materials provided by your Program for additional important terms and conditions relating to participation in the Program. Citibank does not manage the Programs offered by these Citi Community Partners.

Eligible Applicants must be the first titled owner on the account opened with the Affordable Access Banking Initiative Features to be eligible to receive the Affordable Access Banking Initiative Features.

### Availability

Accounts with the Affordable Access Banking Initiative Feature are available in all markets for select Citi Community Partner Programs.

### Key Features

Accounts opened before December 31, 2023, with the Affordable Access Banking Initiative Features are subject to change at any time without notice to you unless required by applicable law.

Please refer to the Program materials provided by your Citi Community Partner for the eligible accounts with the Affordable Access Banking Initiative Features.

All other terms and conditions in the Consumer Deposit Account Agreement apply to your accounts opened pursuant to the Program.

**Fees** Effective March 15, 2024, Citibank will charge a monthly service fee for accounts opened with the Affordable Access Banking Initiative Features. Please refer to the Fees paragraph in section 5.1 Introduction, section 5.2 *Monthly Service Fees and Non-Citi ATM Fees* and *Appendix 1: Fee Schedule* of this Agreement. Monthly Service Fees and monthly Non-Citi ATM fees will appear as charges on the first Business Day of your next Account Statement.

Accounts opened with the Affordable Access Banking Initiative Features are subject to all other fees associated with the accounts.

Any accounts opened outside of the Program and accounts not eligible for the Affordable Access Banking Initiative Features are subject to all standard fees, terms and conditions.

**Relationship Tiers and CAMB** As of December 31, 2023, accounts opened with the Affordable Access Banking Initiative Features are eligible for Relationship Tiers.

Accounts opened with the Affordable Access Banking Initiative Features are included in your Combined Average Monthly Balance (“CAMB”).

**Termination of the Affordable Access Banking Initiative** Effective March 15, 2024, Citibank will charge a monthly service fee for your accounts opened with the Affordable Access Banking Initiative Features. Please refer to Fees above. Your accounts will be subject to all applicable fees and minimum balance requirements that apply to accounts without the Affordable Access Banking Initiative Features.

### **Products with the Affordable Access Banking Initiative Features**

**Access Checking for Affordable Access Banking Initiative.** Effective March 15, 2024, an Access Checking account with the Affordable Access Banking Initiative Features (“Access Checking for Affordable Access Banking Initiative account”) is an Access Checking account. You will see “Access Checking” on your Account Statements and other notices, and Access Checking for Affordable Access Banking Initiative accounts are the same as Access Checking accounts offered by Citibank.

The terms, fees and conditions applicable to Access Checking accounts offered by Citibank apply to Access Checking accounts converted from Access Checking for Affordable Access Banking Initiative accounts. Please refer to section 5 *Products* of the *Consumer Deposit Account Agreement* for the terms, fees and conditions applicable to Access Checking accounts.

**Savings accounts opened with the Affordable Access Banking Initiative Features.** Effective March 15, 2024, Citi Savings account or Citi Accelerate Savings account with the Affordable Access Banking Initiative Features are a Citi Savings accounts or Citi Accelerate Savings accounts, respectively. You will see “Citi Savings” or “Citi Accelerate Savings,” as applicable, on your Account Statements and other notices, and savings accounts opened with the Affordable Access Banking Initiative Features are the same as Citi Savings accounts and Citi Accelerate Savings accounts offered by Citibank.

The terms, fees and conditions applicable to Citi Savings accounts and Citi Accelerate Savings accounts offered by Citibank apply to the applicable savings accounts opened with the Affordable Access Banking Initiative Features. Please refer to section 5 *Products* of the *Consumer Deposit Account Agreement* for additional terms, fees and conditions applicable to Citi Savings accounts and Citi Accelerate Savings accounts.

## Appendix 4: Definitions

When used in this Agreement:

“**Access Device**” means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “Citibank Banking Card” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”), one time password (OTP) and the User ID and password you use to access Citi Online and CitiMobile.

- “**Citibank ATM Card**” means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, please refer to section 8 *Electronic Fund Transfers*.)
- “**Citibank Banking Card**” means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or a Citi Card in promotional and other materials.
- “**Citibank® Debit Card**” means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

Your “**Available Now**” balance is the total amount you can use for withdrawals and transfer right now. The Available Now amount may be less than the On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your Account. For example, recent incoming funds transfers from external banks may not be included in your Available Now balance.

“**Automated Clearing House Network**” (“ACH Network”) means an electronic funds transfer system governed by the rules of a clearing house association, such as NACHA (National Automated Clearing House Association) or The Clearing House, that provides funds transfer services to participating financial institutions.

“**Average Monthly Balance**” is the summation of the End of Day Available Now balances for an account across a calendar month divided by the number of days in that month.

“**Bill Payment**” means an individual or recurring bill payments made through the phone number on the back of your Citibank Banking Card (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citi Online, CitiBusiness® Online and Citi Mobile. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

### “**Business Day**”

- when referring to Citibank, means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For purposes of determining the Business Day for requests to open accounts, please refer to section 6 *Opening and Closing Accounts*. For funds availability purposes, please refer to *Appendix 2: Funds Availability at Citibank*.
- when referring to Citigroup Global Markets Inc., means any day of the week Monday through Friday except days when the New York Stock Exchange is closed. Non-Business Days are considered part of the following Business Day.

“**Direct Deposit**” means an Automated Clearing House (ACH) credit posted to your account. A Direct Deposit may include payroll, pension, state or federal payments (including social security), from your employer or outside agency. Forms for establishing direct deposits can be obtained at any Citibank branch or through Citi Online.

**“Electronic Funds Transfers”** (“EFT”) means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers;
- International wire transfers from a consumer account;
- Automated Clearing House (ACH);
- Instant Payments;
- Zelle® Transfers;
- Point-of-Sale (“POS”) transactions;
- ATM transactions;
- Direct deposit or withdrawal of funds; and
- Transfers initiated by telephone.

The following types of transfers are not electronic fund transfers: transfers related to bona fide trust and custodial accounts, domestic wire transactions including Fedwire, book entry, CHIPS, SWIFT, telex and similar network transactions; and transfers to cover overdrafts such as Safety Check transfers.

An **“Enhanced Direct Deposit”** (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

“Mobile Check Deposit” means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

“Network ATM” means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

Your **“On Deposit” balance** reflects all transactions recorded in your Account as of the current day. The On Deposit balance may be greater than the Available Now balance because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

“Point-of-Sale” (“POS”) means a Citibank Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, please refer to section 8 *Electronic Fund Transfers* of this Agreement.)

“Proprietary Citibank ATM” means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

## Contact Us

You can contact us by logging into Citi Online, using the Citi Mobile App, speaking with a banker in a branch, or by calling the phone number on the back of your Citibank Banking Card, or by calling 1-888-CITIBANK (1-888-248-4226).

For TTY: We accept 711 or other Relay Service.

To call collect from outside the U.S.:  
1-210-677-0065

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check.

## Other Customer Service Telephone Numbers

Citibank® Online:  
1-800-374-9700

[citibankonline.com](http://citibankonline.com)

Contact your Financial Advisor or  
Citi Personal Wealth Management:  
1-800-846-5200

For TTY: We accept 711 or other  
Relay Service.

Retirement Plan Services:  
1-800-695-5911

For TTY: We accept 711 or other  
Relay Service.

Citigold® Customer Service with linked  
Citi Personal Wealth Management  
Investment Accounts or for relationships  
which do not contain a linked Citi Personal  
Wealth Management Investment account:  
1-888-CITIGOLD (1-888-248-4465)

Citi Priority Main Customer Service  
1-888-275-2484

Citi Priority Collect Number  
1-210-677-3780

Citibank® MasterCard® or Visa®  
1-800-950-5114

# Signature Card (Reference Copy)



CITIBANK, N.A. ACCOUNT

Date: FIMP:

Account Title:

Address:

Account Number(s):

Name/Signer	Card

By signing below, I: (1) confirm I have received and agree to be bound by all Citibank, N.A. terms and conditions applicable to my account(s), including any deposit account agreement(s) or other agreements and (2) understand and acknowledge that, if applicable, such agreement(s) provide that any dispute involving me/us will be resolved by binding arbitration.

Signer 1 Signature	Signer 2 Signature
Signer 3 Signature	Signer 4 Signature

You can use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week. Also visit us at [citibank.com/locations](http://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

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

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Maestro is a registered trademark of MasterCard International Incorporated and affiliates.

Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass is a registered trademark of Fiserv, Inc.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license



# Amendments to the Citibank® Consumer Deposit Account Agreement, November 14, 2024 Edition



Please read and keep this notice with your important account records.

Last Updated 02/20/2025

## EFFECTIVE DATE: APRIL 21, 2025

### AMENDMENT:

Effective April 21, 2025, Citibank branches will not accept bearer bond coupons for redemption. As a result, the following updates will be made within the *Consumer Deposit Account Agreement*:

1. The service line for “Bond Coupon Redemption” is removed from the “Services provided at no charge” chart within section 5.8 Fees of the *Consumer Deposit Account Agreement*.
2. A new line for “Bond Coupon Redemption” will be placed within *Appendix 3: Discontinued Products, Services, and Features* chart with a discontinued date of April 21, 2025, as shown below.

Discontinued Products, Services, and Features	“Discontinued Date”
Bond Coupon Redemption	April 21, 2025

## EFFECTIVE DATE: FEBRUARY 20, 2025

### AMENDMENT TO SECTION 5.4.4 COURT ORDERED MONEY MARKET (COMMA) ACCOUNTS:

The first paragraph titled *How to Apply* within Section 5.4.4 *Court Ordered Money Market (COMMA) accounts* is deleted in its entirety and replaced with the following:

**How to Apply** In limited circumstances, applicants may be eligible to apply to open a Court Ordered Money Market (COMMA) account. A COMMA account is a Savings account subject to a court order issued in the United States. COMMA accounts can only be opened in a branch in the U.S. state in which the court order is issued. COMMA accounts are opened through the Special Title account application process which includes providing information about the beneficiary. Please refer to your applicable court order for necessary requirements.

## EFFECTIVE DATE: FEBRUARY 20, 2025

### AMENDMENT: EFFECTIVE FEBRUARY 20, 2025, THE FOLLOWING CHANGE IS MADE TO THE CONSUMER DEPOSIT ACCOUNT AGREEMENT:

The section 5.4.5 *Promotional Rate Feature for New Citi Savings accounts* within the *Consumer Deposit Account Agreement* is deleted in its entirety and replaced with the following:

### 5.4.5 Promotional Rate Feature for New Citi Savings accounts

**Availability** New Citi Savings accounts opened in a branch, on Citi Online or through the Citi Mobile App during an Offer Period (“New Citi Savings” account) may receive a “Promotional Rate” up to the end of the Promotional Rate Period if Required Activities are fulfilled. Eligible applicants must 1) apply and open a New Citi Savings account in a physical branch location or with an employee in a physical branch by phone (including video calls) or 2) use a Residential Address in one of the following locations when applying to open a New Citi Savings account on Citi Online or the Citi Mobile App: California, Connecticut, the District of Columbia, Maryland, Nevada, New Jersey, New York, Virginia, and select markets in Florida and Illinois. Applicants who do not have a Residential Address, Mailing Address, and telephone number in the United States must apply and open a New Citi Savings account inside a physical branch location in the U.S. to be eligible for the Promotional Rate. New Citi Savings accounts opened by any means other than those described will not be eligible for the Promotional Rate.





Please refer to your Rate Sheet to learn the Promotional Rates for New Citi Savings accounts, the minimum balance required to receive the Promotional Rates, the Promotional Rate Period, and whether you opened your New Citi Savings account during an Offer Period.

- The following Savings and Checking accounts do not qualify for New Citi Savings account Promotional Rates: Citi Accelerate Savings, Citi Miles Ahead Savings, Citibank Savings Plus, and Court Order Money Market (COMMA) accounts; Savings and Checking accounts owned by any business account or retirement plan (IRAs, education savings plans, money purchase pension plans and profit-sharing plans); and savings and checking accounts opened through Citi Global Wealth at Work and Citi Private Bank.

Customers must meet Tax Requirements: U.S. persons must furnish or have a valid IRS Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank, and foreign individuals must furnish or have a valid IRS Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank.

## Required Activities

**Deposit Minimum Balance.** After account opening, deposit at least the “Minimum Balance” in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. Please refer to the Rate Sheet provided at account opening. We will check your “On Deposit” balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Rate.

- “New-to-Citibank Funds” are funds deposited from accounts external to Citibank, N.A. and deposited: using Zelle® payments to your Citibank checking account, domestic ACH transfer, Direct Deposit, checks drawn on banks other than Citibank N.A. or domestic wire transfer. Direct Deposits for the Promotional Rate are electronic deposits through the Automated Clearing House (ACH) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. Cash deposits, Citi Global Transfers, Citi debit cards, transfers between Citibank accounts (other than as described above), international ACH transfers, international wires transfers, funds from CitiBusiness accounts, funds deposited using checks drawn on a Citibank account, instant deposits and real time payments and deposits via person-to-person transfer services such as Apple Pay, PayPal, and Venmo (except Zelle® as described above) do not qualify as New-to-Citibank Funds, or Direct Deposits, for this Promotional Rate.
- So long as the New-to-Citibank Funds does not pre-date the opening of the New Citi Savings account, you can deposit the Minimum Balance into an Individual or Joint Citibank Checking account if: (1) the New-to-Citibank Funds are deposited within 10 Business Days after opening your New Citi Savings account, (2) the Checking account is linked to your New Citi Savings account, and (3) you transfer the New-to-Citibank Funds directly from the linked Checking account into your New Citi Savings account within 10 Business Days after opening your New Citi Savings account. Checking account restrictions apply. Please refer to *Availability*.
- If you plan on depositing funds in checking BEFORE transferring to your Citi Savings account for the Promotional Rate, please make sure your accounts are linked. Contact us if you have questions or to link your accounts.

**Maintain your Minimum Balance.** During the Promotional Rate Period after opening your New Citi Savings account, you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account. Please understand if your On Deposit balance drops below the Minimum Balance for even one day during the Promotional Rate Period, your Promotional Rate will expire, and your New Citi Savings account will receive the current non-promotional “Standard” APY and interest rate for Citi Savings accounts. Please refer to your Rate Sheet for the APYs and interest rates applicable to your account.

## Promotional Interest Rate Expiration

When the Promotional Interest Rate expires, it cannot be reinstated, and your New Citi Savings account will be subject to the Standard APY and interest rate for Citi Savings accounts in effect at that time. Your Promotional Interest Rate will expire on the earliest of:

- The end of the Promotional Rate Period after the date your New Citi Savings account is opened, or
- The date your New Citi Savings account has reached the “Maximum Interest Earned” from the Promotional Interest Rate, or

- Any time after 10 Business Days from the time your New Citi Savings account was opened, when your On Deposit balance drops below the Minimum Balance to receive the Promotional Interest Rate.

Please refer to the Rate Sheet provided at account opening for the Promotional Rate Period, Maximum Interest Earned, and Minimum Balance.

### APY for the Promotional Rate

Annual Percentage Yield, as used for the Promotional Rate, is a percentage rate reflecting the total amount of interest paid on an account, based on the combination of the Promotional Interest Rate with the Standard Interest Rate that will apply after the Promotional Interest Rate expires, compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the Standard Interest Rate remains the same for the rest of the one year period. The APY assumes the Promotional Interest Rate expires at the end of the Promotional Rate Period after the account is opened or when the Maximum Interest Earned is reached, whichever is earlier.

Please refer to the Rate Sheet provided at account opening for the Promotional Rate Period, Maximum Interest Earned, and Minimum Balance. Please refer to section 5.4.6 *Rate Information and Interest Calculation for Savings accounts* for additional APY and interest rate information.

## EFFECTIVE DATE: FEBRUARY 20, 2025

### AMENDMENT TO SECTION 4 ACCOUNT STATEMENTS:

The last paragraph titled *Residential and Mailing Addresses within Section 4 Account Statements* is deleted in its entirety and replaced with the following:

You agree your “Residential Address” is where you physically reside. We can use your Residential Address to manage your account. Your “Mailing Address” is where you would like to receive notices and Account Statements. Changing your Residential Address or Mailing Address will not change the Governing Law or Rate Region of any of your existing accounts. We reserve the right, at our discretion, to mail certain correspondence to your Residential Address.

## EFFECTIVE DATE: FEBRUARY 20, 2025

### AMENDMENT TO SECTION 6.1 OPENING A DEPOSIT ACCOUNT:

The introduction and the section titled *Governing Law within section 6.1 Opening a deposit account* are deleted in their entirety and replaced with the following:

All accounts are opened subject to our ability to verify your identity. To help the government fight the funding of terrorism and money laundering activities, United States federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver’s license or other identifying documents.

Your ability to perform or request certain account transactions on a new account may be delayed until your account is open and active, including wire transfers, deposits, and other services. Your account opening date is the date your account is open and active based on the following times. Certain times are based on Eastern Time and others are based on Central Time. Account opening transactions that are completed prior to the cut-off time on a Business Day are recorded as having occurred on that day. Account opening transactions that complete after the cut-off time are recorded as having occurred the next Business Day. The exception to the Business Day rule is Certificates of Deposit opened via Citi Online.

Certain times are based on Eastern Time and others are based on Central Time.

Account Type	Cut-off Time	
<b>Checking Accounts</b>	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online & Citi Mobile App	10:30 PM Eastern Time (9:30 PM Central Time)
<b>Savings Accounts</b>	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online & Citi Mobile App	10:30 PM Eastern Time (9:30 PM Central Time)
<b>Certificates of Deposit</b>	Citibank Branch	Branch Closing Time - Please refer to the end of Business Day information posted in the branch.
	Phone	10:30 PM Eastern Time (9:30 PM Central Time)
	Citi Online	11:59 PM Central Time

### Governing Law

Accounts, products and services are governed by United States federal laws and regulations and, to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. U.S. state conflict of law provisions will not apply.

Opening an account in a physical branch location in the U.S.: If you open your account in a physical branch location or with an employee in a physical branch by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

Opening an account through other methods: If you open your account on Citi Online (including Citi Mobile App) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the Residential Address (not your Mailing Address) you provide when opening your account to assign your Governing State. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State for accounts opened through other methods.

- a. If you provide a Residential Address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a Residential Address in any other U.S. state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your Residential Address is current.

If you notify us of a change of Residential Address or Mailing Address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States. Please refer to the Citibank IRA plan documents for additional Governing State information applicable to IRA accounts.

## **EFFECTIVE DATE: FEBRUARY 20, 2025**

### **AMENDMENT TO SECTION 6.1 OPENING A DEPOSIT ACCOUNT:**

The section titled *Rate Region* within section 6.1 *Opening a deposit account* is deleted in its entirety and replaced with the following:

#### **Rate Region**

Every deposit account is assigned to a “Rate Region.” The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

Opening account in a physical branch location in the U.S.:

- a. If you open your account in a physical branch or with an employee in a physical branch by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

Opening an account through other channels:

Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region for accounts opened through other channels.

- a. If you open your account online (including Citi Mobile) or by telephone other than with an employee in a physical branch by phone (including video calls), we will use the Residential Address (not your Mailing Address) you provide when opening your account to assign your Rate Region.
- b. If you use a Residential Address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a Residential Address in any other U.S. state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of Residential or Mailing Address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

**All other terms and conditions of the *Citibank® Consumer Deposit Account Agreement* remain in full force and effect.**

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

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## FACTS

### WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?

Rev. August 2024

#### Why?

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.

#### What?

The types of personal information we collect and share depend on the product or service you have with us. This information can include:

- Social Security number and income
- account balances and employment information
- credit history and transaction history

When you are *no longer* our customer, we continue to share your information as described in this notice.

#### How?

All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does Citi share?	Can you limit sharing?
<b>For our everyday business purposes –</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	Yes	No
<b>For our marketing purposes –</b> to offer our products and services to you	Yes	No
<b>For joint marketing with other financial companies</b>	No	We don't share
<b>For our affiliates' use in providing you products and services meeting your private banking needs</b>	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your transactions and experiences	Yes	No
<b>For our affiliates' everyday business purposes –</b> information about your creditworthiness	No	We don't share
<b>For our affiliates to market to you</b>	No	We don't share
<b>For nonaffiliates to market to you</b>	No	We don't share

#### Questions?

Call 1-800-870-1073. For TTY: We accept 711 or other Relay Service.

Who we are	
<b>Who is providing this notice?</b>	This notice is provided by the business units of Citigroup Inc., and its affiliates, including, but not limited to, Citibank, N.A., Citigroup Global Markets Inc., CitiMortgage, Inc., Citicorp Trust Delaware, N.A., Citicorp Trust South Dakota, Citi Private Alternatives, LLC and Citi Global Alternatives, LLC, dedicated to providing you the products and services of Citi Private Bank and Citi Global Wealth at Work and Central Loan Administration & Reporting (“Cenlar”). Cenlar services mortgage loans on behalf of CitiMortgage, Inc.

What we do	
<b>How does Citi protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Citi collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• provide account information or give us your contact information</li> <li>• provide employment information or apply for a loan</li> <li>• give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates’ everyday business purposes – information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>

Definitions	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• We do not share with nonaffiliates so they can market to you.</li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• We do not jointly market.</li> </ul>

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to [www.citi.com/privacy](http://www.citi.com/privacy).

## Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.



<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## California Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Connecticut Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# Connecticut



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



District of Columbia Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# District of Columbia



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	4.35%	4.26%
4 Month	\$250	4.40%	4.31%
5 Month	\$250	3.50%	3.44%
6 Month	\$250	4.08%	4.00%
7 Month	\$250	3.25%	3.20%
8 Month	\$250	4.35%	4.26%
9 Month	\$250	3.77%	3.70%
10 Month	\$250	4.20%	4.11%
1 Year	\$250	4.00%	3.92%
13 Month	\$250	4.00%	3.92%
18 Month	\$250	4.00%	3.92%
2 Year	\$250	1.01%	1.00%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Florida Region



Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Greater Florida Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		2.30%	2.27%
	\$50,000 - \$199,999.99		2.80%	2.76%
	\$200,000 +		3.30%	3.25%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# Greater Florida Region



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Miami Region



Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Greater Miami Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.



# Greater Miami Region



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Illinois Region



Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Greater Illinois Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		2.30%	2.27%
	\$50,000 - \$199,999.99		2.80%	2.76%
	\$200,000 +		3.30%	3.25%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# Greater Illinois Region



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	4.35%	4.26%
4 Month	\$250	4.40%	4.31%
5 Month	\$250	3.50%	3.44%
6 Month	\$250	4.08%	4.00%
7 Month	\$250	3.25%	3.20%
8 Month	\$250	4.35%	4.26%
9 Month	\$250	3.77%	3.70%
10 Month	\$250	4.20%	4.11%
1 Year	\$250	4.00%	3.92%
13 Month	\$250	4.00%	3.92%
18 Month	\$250	4.00%	3.92%
2 Year	\$250	1.01%	1.00%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# Greater Chicago Region



Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Greater Chicago Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# Greater Chicago Region



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.



Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Maryland Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# Maryland



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	4.35%	4.26%
4 Month	\$250	4.40%	4.31%
5 Month	\$250	3.50%	3.44%
6 Month	\$250	4.08%	4.00%
7 Month	\$250	3.25%	3.20%
8 Month	\$250	4.35%	4.26%
9 Month	\$250	3.77%	3.70%
10 Month	\$250	4.20%	4.11%
1 Year	\$250	4.00%	3.92%
13 Month	\$250	4.00%	3.92%
18 Month	\$250	4.00%	3.92%
2 Year	\$250	1.01%	1.00%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## New Jersey Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# New Jersey



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.



Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Nevada Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



New York Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# New York



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.



## Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

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.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



National Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		2.30%	2.27%
	\$50,000 - \$199,999.99		2.80%	2.76%
	\$200,000 +		3.30%	3.25%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	4.35%	4.26%
4 Month	\$250	4.40%	4.31%
5 Month	\$250	3.50%	3.44%
6 Month	\$250	4.08%	4.00%
7 Month	\$250	3.25%	3.20%
8 Month	\$250	4.35%	4.26%
9 Month	\$250	3.77%	3.70%
10 Month	\$250	4.20%	4.11%
1 Year	\$250	4.00%	3.92%
13 Month	\$250	4.00%	3.92%
18 Month	\$250	4.00%	3.92%
2 Year	\$250	1.01%	1.00%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

The National Region consists of accounts opened via Citibank Online or by calling CitiPhone Banking® by customers residing in one of the following states: Alabama, Alaska, Arizona, Arkansas, Colorado, Delaware, Hawaii, Idaho, Indiana, Iowa, Kansas, Kentucky, Louisiana, Oklahoma, Maine, Massachusetts, Michigan, Minnesota, Missouri, Mississippi, Montana, Nebraska, New Hampshire, New Mexico, North Carolina, North Dakota, Ohio, Oregon, Pennsylvania, Rhode Island, South Dakota, Utah, Vermont, Washington, West Virginia, Wisconsin, or Wyoming.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-impaired customers can call our Text Telephone service at 1-800-788-6775.

# National Rate Region (GA/SC/TN)



Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



National Rate Region (GA/SC/TN)

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		2.30%	2.27%
	\$50,000 - \$199,999.99		2.80%	2.76%
	\$200,000 +		3.30%	3.25%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

# National Rate Region (GA/SC/TN)



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month		\$250	4.35%	4.26%
4 Month		\$250	4.40%	4.31%
5 Month		\$250	3.50%	3.44%
6 Month		\$250	4.08%	4.00%
7 Month		\$250	3.25%	3.20%
8 Month		\$250	4.35%	4.26%
9 Month		\$250	3.77%	3.70%
10 Month		\$250	4.20%	4.11%
1 Year		\$250	4.00%	3.92%
13 Month		\$250	4.00%	3.92%
18 Month		\$250	4.00%	3.92%
2 Year		\$250	1.01%	1.00%
30 Month		\$250	0.10%	0.10%
3 Year		\$250	2.00%	1.98%
4 Year		\$250	2.00%	1.98%
5 Year		\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-impaired customers can call our Text Telephone service at 1-800-788-6775.

## Consumer Deposit Accounts

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
Citi® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Citi Accelerate Savings <sup>7</sup>	\$0	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%	3.80%	3.73%
Court Ordered Money Market	\$0							3.80%	3.73%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>8</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%	0.50% 1.01%	0.50% 1.00%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>9</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>8</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>9</sup> The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



Texas Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0 - \$9,999.99	\$0	0.04%	0.04%
	\$10,000 - \$49,999.99		2.30%	2.27%
	\$50,000 - \$199,999.99		2.80%	2.76%
	\$200,000 +		3.30%	3.25%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.



## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	4.35%	4.26%
4 Month	\$250	4.40%	4.31%
5 Month	\$250	3.50%	3.44%
6 Month	\$250	4.08%	4.00%
7 Month	\$250	3.25%	3.20%
8 Month	\$250	4.35%	4.26%
9 Month	\$250	3.77%	3.70%
10 Month	\$250	4.20%	4.11%
1 Year	\$250	4.00%	3.92%
13 Month	\$250	4.00%	3.92%
18 Month	\$250	4.00%	3.92%
2 Year	\$250	1.01%	1.00%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

Money Market Products <sup>1</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>		Basic/Access	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
CITI® Savings Account	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
CITI® Savings Account Promotional Rates <sup>7</sup>	\$0 - \$24,999.99	0.29%	4.35%	0.26%	4.35%	0.23%	4.35%	0.20%	4.35%		
	\$25,000 - \$999,999.99	1.20%	4.35%	1.18%	4.35%	1.16%	4.35%	1.13%	4.35%		
	\$1,000,000 +	1.20% - 0.29%	4.35%	1.18% - 0.26%	4.35%	1.16% - 0.23%	4.35%	1.13% - 0.20%	4.35%		
Citi Accelerate Savings <sup>8</sup>	\$0	0.12%	0.12%	0.09%	0.09%	0.06%	0.06%	0.03%	0.03%	0.03%	0.03%
Court Ordered Money Market	\$0							0.12%	0.12%		

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>	
		Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate	Annual Percentage Yield	Interest Rate
3 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
4 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
5 Month	\$500	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%	3.50%	3.44%
6 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
7 Month	\$500	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%	3.25%	3.20%
8 Month	\$500	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%	4.35%	4.26%
9 Month	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
10 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
11 Month	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
1 Year	\$500	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%	3.00%	2.96%
1 Year No Penalty CD <sup>9</sup>	\$500	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%	0.05%
13 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
14 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
15 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
18 Month	\$500	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%	4.00%	3.92%
2 Year	\$0 - \$99,999.99 \$100,000 +	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%	0.50%	1.01%
30 Month	\$500	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%	0.10%
3 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
4 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%
5 Year	\$500	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%	2.00%	1.98%

Step Up Certificates of Deposit	Minimum Opening Balance	Citigold® Private Client <sup>3</sup>		Citigold® <sup>4</sup>		Citi Priority <sup>5</sup>		Citibank® Account <sup>6</sup>			
		Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate	Composite Annual Percentage Yield	Interest Rate		
30 Month Step Up CD <sup>10</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05%	0.10%	0.05%	0.10%	0.10%	0.05%	0.10%	0.15%

<sup>1</sup> Rates on variable accounts may change. 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: Residential /Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

<sup>2</sup> APY and interest rates are subject to change at any time before a term begins for a new and renewed CD. Interest rates are fixed for the CD term. APY assumes the full balance and interest will remain on deposit in the CD account until maturity. A penalty will be imposed for early withdrawal. Credited interest may be withdrawn without penalty. A withdrawal will reduce earnings. See the footnote below for withdrawal differences for the No Penalty CD. When the APY and interest rate are based on account balance, the applicable balance range will be used to determine your APY and interest rate. Except where indicated, the APY and interest rate for a CD term applies to all balance ranges. CDs automatically renew for the same term at the APY and interest rate in effect on the CD renewal date unless you make a change during the grace period.

<sup>3</sup> Citigold® Private Client pricing applies to accounts with a Citigold Private Client relationship status in a Citigold Account Package.

<sup>4</sup> Citigold® pricing applies to accounts in a Citigold Account Package.

<sup>5</sup> Citi Priority pricing applies to accounts in a Citi Priority Account Package.

<sup>6</sup> Citibank® Account pricing applies to accounts in a Citibank® Account Package.

<sup>7</sup> Offer Period is on or between January 7, 2025 - March 31, 2025. This promotion requires you open a new account to fulfill the required activities.

During the Offer Period, New Citi Savings accounts could qualify for the Promotional Interest Rate of 4.35%. The Minimum Balance to earn APY and the Promotional Interest Rate is \$25,000. The Maximum Interest Earned is \$11,000.

Required Activities: Deposit at least the "Minimum Balance" in New-to-Citibank Funds into your New Citi Savings account within 10 Business Days after account opening. We will check your "On Deposit" balance in New-to-Citibank Funds on the 11th Business Day after you open your New Citi Savings account to determine if you meet the Minimum Balance and will continue to earn the Promotional Interest Rate. Maintain your Minimum Balance for the Promotional Rate Period of three (3) months after opening your New Citi Savings account. During the Promotional Rate Period you will receive the Promotional Interest Rate each day you maintain at least the Minimum Balance in your New Citi Savings account, but please understand if your On Deposit balance drops below the Minimum Balance or your New Citi Savings account has reached the Maximum Interest Earned from the Promotional Interest Rate, your Promotional Interest Rate will expire, and your New Citi Savings account will receive the current non-promotional Standard Interest Rate.

Please refer to the above table for the applicable APYs and Interest Rates for this promotion.

Please review the Consumer Deposit Account Agreement for full terms.

<sup>8</sup> Citi® Accelerate Savings accounts are available in select markets. Applicants who use a residential address in one of the following locations are eligible to apply to open a Citi Accelerate Savings account: Armed Forces America, U.S. Armed Forces - Europe, Alaska, Alabama, U.S. Armed Forces - Pacific, Arkansas, American Samoa, Arizona, Colorado, Delaware, Georgia, Guam, Hawaii, Iowa, Idaho, Indiana, Kansas, Kentucky, Louisiana, Massachusetts, Maine, Michigan, Minnesota, Missouri, Northern Mariana Islands, Mississippi, Montana, North Carolina, North Dakota, Nebraska, New Hampshire, New Mexico, Ohio, Oklahoma, Oregon, Pennsylvania, Puerto Rico, Rhode Island, South Carolina, South Dakota, Tennessee, Texas, Utah, Virgin Islands, Vermont, Washington, Wisconsin, West Virginia, Wyoming and select markets in Florida and Illinois. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible to apply for a Citi Accelerate Savings account.

<sup>9</sup> You may withdraw your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. A penalty applies to withdrawals made during the first 6 days. Partial withdrawals, including interest withdrawals, are not permitted. A No Penalty CD automatically renews without the no penalty feature to a 12 Month CD.

<sup>10</sup>

The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. A Step Up CD automatically renews without the step up feature to a 30 Month CD.

The interest rate and corresponding APY (collectively known as "Rates") applicable to an account are based on your residential (not mailing) address. Product and rate information is accurate as of the date issued above and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258. Additional account information is contained in our consumer accounts Client Manual and Marketplace Addendum, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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# Citi Miles Ahead<sup>SM</sup> Banking Package Rates <sup>1</sup>



## Virginia Rate Region

Effective: 03/04/2025 Through 03/10/2025

Money Market Products <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Miles Ahead <sup>SM</sup> Savings <sup>3</sup>	\$0	0.04%	0.04%

<sup>1</sup> The Citi Miles Ahead<sup>SM</sup> Banking Package is a banking package consisting of 1 (one) Citi Miles Ahead<sup>SM</sup> Savings account. Select Citi/AAdvantage<sup>®</sup> consumer credit card holders who are invited to apply after receiving an invitation from Citibank and have a residential/home (not mailing) address in an Eligible Location are eligible to apply for the Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings Account. Eligible Locations include 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 Florida and Illinois.

<sup>2</sup> Rates on variable accounts may change. We may assign the same APY or interest rate to more than one balance range. The interest rate and/or corresponding APY (collectively known as "Rates") applicable to an 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, TX, UT, VI, VT, WA, WI, WV, WY and select markets in Florida and Illinois.

<sup>3</sup> The Citi Miles Ahead<sup>SM</sup> Savings account is only available in the Citi Miles Ahead<sup>SM</sup> Banking package. Eligible customers are limited to one (1) Citi Miles Ahead<sup>SM</sup> Savings account in each Citi Miles Ahead<sup>SM</sup> Banking Package, but may apply for multiple Citi Miles Ahead<sup>SM</sup> Banking packages. The Citi Miles Ahead<sup>SM</sup> Banking Package and Citi Miles Ahead<sup>SM</sup> Savings account are available only to customers who apply online through Citibank Online or by calling Citiphone Banking at 833-940-1316. For eligibility requirements, please see footnote 1.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 888-248-4226. Text telephone users please call 888-248-4226.

## IRA/Keogh/Coverdell Products

Effective: 03/04/2025 Through 03/10/2025

Variable Rate Products <sup>1</sup>		Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Insured Money	\$0 - \$24,999.99	\$0	0.06%	0.06%
Market	\$25,000 +		0.12%	0.12%
18 Month Variable CD (Effective 03/01/2025 through 03/31/2025) <sup>3</sup>		\$250	0.01%	0.01%

Certificates of Deposit <sup>2</sup>	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
3 Month	\$250	4.35%	4.26%
4 Month	\$250	4.40%	4.31%
5 Month	\$250	3.50%	3.44%
6 Month	\$250	4.08%	4.00%
7 Month	\$250	3.25%	3.20%
8 Month	\$250	4.35%	4.26%
9 Month	\$250	3.77%	3.70%
10 Month	\$250	4.20%	4.11%
1 Year	\$250	4.00%	3.92%
13 Month	\$250	4.00%	3.92%
18 Month	\$250	4.00%	3.92%
2 Year	\$250	1.01%	1.00%
30 Month	\$250	0.10%	0.10%
3 Year	\$250	2.00%	1.98%
4 Year	\$250	2.00%	1.98%
5 Year	\$250	2.00%	1.98%

<sup>1</sup> Rates on these accounts may change after your account is opened. Fees could reduce earnings

<sup>2</sup> Rates are determined by the term and, in some instances, the amount deposited into the CD and are fixed for the term of the CD. The Annual Percentage Yield assumes interest remains on deposit until maturity. A fee may be imposed for early withdrawal. A withdrawal will reduce earnings. Product and rate information is accurate as of the date issued and is subject to change at any time.

Additional account information is contained in the IRA/Keogh/Coverdell Plan Documents, including information about fees, balance computation methods, compounding and crediting of interest, transactional limitations, and contractual terms and conditions.

All accounts opened on a weekend, or for Certificates of Deposit (CDs) maturing on a weekend, will receive an Interest rate & APY that is effective the next business day.

Principal balance ranges for interest rate calculations are as follows; account balance may not be a factor for all CD terms. Citi may assign the same interest rate to more than one balance range:

\$0 - \$9,999.99

\$10,000 - \$24,999.99

\$25,000 - \$49,999.99

\$50,000 - \$99,999.99

\$100,000 - \$499,999.99

\$500,000 - \$999,999.99

\$1,000,000+

<sup>3</sup> The 18 Month Variable Rate Retirement CD is no longer available for new accounts, including term changes for existing Retirement CD accounts.

For assistance with your account, current rates and Annual Percentage Yields, or information on Citibank services, please call Retirement Plan Services at 1-800-695-5911 on Monday through Friday from 8AM - 10PM and on Saturdays from 9AM - 5:30PM, Eastern time. Hearing and Speech-Impaired customers can call our Text Telephone service at 1-800-788-6775.

# CitiBusiness® Client Manual

U.S. Markets

Effective November 14, 2024



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Citi will never call and ask you to share your online password. We will never ask for remote access to your electronic device. We will never ask you to wire funds to a safe location.

# 1. General Information

Thank you for opening a CitiBusiness® bank account (each, a “CitiBusiness account”) with Citibank. When you open a CitiBusiness account, you agree to abide by the rules and regulations governing that account. While some of the information, rules and regulations applicable to that account are contained in this agreement, known as the CitiBusiness® Client Manual (the “Manual”), other information is provided in other agreements and documents that we provide at the time you open CitiBusiness accounts or enroll in various services, or that we may subsequently provide, and each as it may be amended from time to time. By opening and maintaining a CitiBusiness account, you agree that this Manual and such additional agreements and documents shall operate as an agreement between you and Citibank with respect to each such account, and to your Citi Business Banking relationship, and **that you are subject to the arbitration provisions set forth in section 7 Arbitration**. Please read all documents governing your accounts and services carefully.

This Manual does not contain information relating to other more specialized services, including but not limited to investment services provided by or through Citigroup Global Markets Inc., (“CGMI”), member SIPC and an affiliate of Citibank.

Please review this Manual carefully and keep a copy along with amendments for future reference. For information regarding products or services that are no longer offered, please consult your original account agreement and related documents.

This Manual applies to accounts in the geographical area where you open your account. Citibank deposit accounts maintained in other geographic areas throughout the U.S. cannot be linked for pricing purposes or statements.

## 1.1 Customer Information and Cooperation

### 1.1.1 Changing Your Account Records

It is important that your account records remain accurate and current. You have a responsibility to provide us with your current physical mailing address (not a post office box). Please inform us of any change in your business address, including your physical mailing address, your electronic mail (“email”) address and/or telephone contact information you have provided to us. In the event a change is made, please be sure to provide that change for all of your CitiBusiness accounts. If you fail to do so, we shall not be liable for errors, debits, or charges to, or your inability to transact in, your account resulting from an incorrect or improper business address, physical mailing address, or other relevant information. Changes will be processed within a reasonable time from the date of receipt. All communications described herein, however, will be provided in accordance with the information available on our records at the time such communication is sent. You are responsible for providing us with amended documents should the information contained in your documentation change, including without limitation, changes in Authorized Signers or officers and any changes in physical address or email addresses. If you fail to notify us of any changes, we shall not be liable for errors, debits or charges to your CitiBusiness accounts resulting from such failure.

### 1.1.2 Identity Verification

In addition to any other documentation that we may require, federal law requires Citibank to obtain, verify, and record information that identifies each business that opens a CitiBusiness account or establishes a relationship, including the business name, street address and tax identification number of the account’s owner. You must also provide us with a physical mailing address (not a post office box or virtual address). Accounts are opened subject to our ability to identify you and each Authorized Signer on your CitiBusiness account.



### **1.1.3 Credit Reviews and Inquiries**

We may verify the information you give us when you open an account and may, in our sole discretion, perform credit reviews of your business in accordance with our credit criteria. You shall, upon our request, provide us with any credit-related information and assistance as we may require to perform any such review. You agree to allow us to answer any credit inquiries we may receive about your CitiBusiness accounts from other financial institutions. In the event your account is closed for cause, we may report this information, in accordance with applicable law, to a credit bureau.

### **1.1.4 Account Errors and Adjustments**

We may adjust your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different from the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the error and make an adjustment (debit or credit) to your account or, alternatively, credit your account for the full amount of the discrepancy without investigation. If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time, without prior notice to you. If there are insufficient funds in the CitiBusiness account, we may charge your other accounts to recoup the funds, as more fully explained in the Right of Setoff section of this Manual.

If your funds transfer request was delayed or erroneously executed as a result of erroneous information provided by you, you understand that you may be responsible for the amount of that transfer and any associated fees. If your funds transfer request was delayed or erroneously executed as a result of our error, our sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law.

You have a responsibility to review your account statements in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available your account statement and accompanying items, you must notify us in writing or by calling the CitiBusiness Service Center of any errors, discrepancies, or unauthorized transactions other than with respect to a claim that an electronic automated clearinghouse (“ACH”) transaction or Zelle® Transfers is unauthorized, including, without limitation, with respect to any electronic transactions, Citibank ATM transactions, funds transfers, automatic deposits or point-of sale (“POS”) purchase receipts. If you fail to do so, we shall not be liable for debits or charges to your account resulting from such errors, discrepancies, or lack of authorization, or for losses resulting from subsequent related occurrences.

You agree to notify us within one (1) Business Day from the date that an unauthorized ACH transaction posts to or is debited from your account. If you fail to do so, we may not be responsible or liable to you for any such ACH debit or the loss resulting from such debit. Zelle® Transfers may be covered by other review periods.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within one year after the date of the first account statement on which the error, discrepancy, or unauthorized transaction is made available or appears.

### **1.1.5 Account Statements and Notices**

We will provide you with an “Account Statement” showing an itemized listing of all transactions and other account information during the statement period. Your Account Statement may include important legal notices about your accounts using statement messaging or statement inserts.

We use postage-paid ordinary postal-mail to send your Account Statements and notices to the mailing address reflected in our account records. We may also send notices and other account-related information to you and your Authorized Signers to electronic mail addresses reflected in our records for you and your Authorized Signers. If two consecutive notices and/or statements are returned undelivered to us for any reason, you agree that we may hold subsequent account statements and notices until we receive forwarding information from you.

Account Statements and notices held for you will be deemed delivered to you on the date they were prepared (for held statements), mailed (for returned statements), or otherwise made available to you. At our discretion, we may destroy mail that is returned to us as determined that it is not able to be delivered.

Regardless of the number of owners of an account, we generally only send one statement per account. A notification provided to any of the Authorized Signers of an account shall be deemed to be a notification to you and is considered delivered to you on the date we first place the statement or notice in the mail regardless of whether you receive it. You are responsible for providing copies of all statements and other account information to all co-owners of your accounts.

Instead of receiving a paper Account Statement through ordinary postal mail, any owner may elect to enroll the account in our paperless statement service when you manage your accounts through CitiBusiness Online. If you elect to use the paperless statement service, we will make your statement available to you and your authorized users through CitiBusiness Online. Account Statements will be deemed delivered to you when they are made available through CitiBusiness Online. The terms and conditions for the paperless statement service are subject to a separate agreement that will be provided to you and accepted by your CitiBusiness Online System Administrator on your behalf. The paperless statement option may not be available through Citibank Online. For more information, refer to section *6.1 CitiBusiness® Online and Citibank Online for Small Business*.

### **1.1.6 Call Monitoring**

You agree that we may monitor and record any calls between you and us.

### **1.1.7 Partnerships**

If your business is organized as a partnership, these terms shall remain in full force and effect despite changes in the parties comprising your partnership. For this purpose, your “partnership” shall include any altered or successor partnership, but the predecessor partnerships and their partners shall not thereby be released from any liability. We may require new partners to execute documentation relating to the CitiBusiness accounts.

### **1.1.8 Foreign Account Tax Compliance Act (FATCA)**

In order for us to comply with the provisions of the Foreign Account Tax Compliance Act (“FATCA”), a U.S. federal tax law, we may request additional information and/or documentation. We do not and will not in any way support any attempt to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, you should not rely upon us to determine the impact of FATCA on your business activities or what your compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

You agree to assist us, to the fullest extent possible, in connection with any investigation of any transactions processed by you through any account or related service, including without limitation, furnishing information or documentation regarding those transactions, upon our written request.

### **1.1.9 Customer Cooperation**

You agree to assist Citibank, to the fullest extent possible, in connection with any investigation of any transactions processed by you through any CitiBusiness account or any other Citibank product or service, including without limitation, furnishing information or documentation regarding those transactions, upon Citibank’s written request.

## 1.2 Fees and Charges

Citibank applies service charges for its products and services in accordance with the Fee Schedule provided to you and, as applicable, fee disclosures provided at the time of a transaction or when a service is provided, both of which may be updated from time to time. Please consult the Fee Schedule for a description of standard fees and charges. In addition to all other fees and service charges Citibank may apply for its products and services, Citibank reserves the right to charge an additional deposit-related fee on any account based upon available funds in such account. To the extent such fee is implemented, it will be set forth in the Fee Schedule. For fees applicable to cash management products and services, please consult your Cash Management Agreement and Small Business Cash Management Products Pricing Schedule.

## 1.3 Amendments/Changes to this Manual

We reserve the right to change the rules and regulations governing the accounts and services described in this Manual, which may include adding to them or deleting certain provisions entirely or partially. We also reserve the right to withdraw any product or service described in this Manual at any time. We will revise this Manual from time to time to reflect these changes. You can obtain physical copies of the current Manual by phone and by visiting a Citibank branch. The Manual can be accessed online at [citi.com/accountagreementsandnotices](http://citi.com/accountagreementsandnotices). We suggest that you keep a record of any changes to this Manual, along with the rest of your Citibank account information. Unless otherwise required by law, we may amend this Manual without prior notice to you. If we do notify you of changes to this Manual, we may mail or deliver a notice or a statement message, or a statement insert, or make available such changes through electronic means. Certain fees may change without notice to you.

## 1.4 Opening an Account

### **IMPORTANT INFORMATION ABOUT OPENING A NEW ACCOUNT AT CITI**

To help the United States Government fight terrorism and money laundering, Federal law requires us to obtain, verify, and record information that identifies each person or business that opens an account or establishes a relationship. What this means for you:

- When you open a CitiBusiness account or establish a relationship, we may ask for your business name, physical address, date of birth, and an identification number such as a Social Security number and/or a tax identification number, as required by federal law. We may also ask to see your driver's license or other identifying documents that will allow us to identify you. We appreciate your cooperation.
- In addition, we collect and use personal information from and about you, your Authorized Signers and other individuals, including certain of your owners, to process applications, service your accounts, or otherwise run our business. The personal information may include information about your account and transactions, and information we receive from credit reporting agencies and other sources. Upon request, we will give you the name of any agency that we have used.
- You authorize us to share this information with our affiliates or third parties to check creditworthiness, service your accounts, market products or services, or otherwise run our business as permitted by applicable law.

You can open a CitiBusiness account at any of our branches. Your branch of domicile has certain information regarding your business and your business accounts that is not readily available at other branches.

Accounts are opened subject to our ability to identify you and validate the signatures of each Authorized Signer. Generally, we require one piece of suitable identification with your signature or photograph on it. When you open an account, we obtain a report from a reporting agency regarding your past handling of banking services. We require a tax identification number for all accounts. Additional documentation about your business that we may require is determined by the type and nature of business you are operating. Consult with the branch for specific information as to the documentation we require for your business to establish an account.

You are responsible for providing us with amended documents should the information contained in your documentation change. This is especially important if there is a change in the officers or signing authority of your business.

We are not responsible for losses you sustain if you fail to inform us of changes in the authority of your representatives to conduct your banking business. You understand that such changes will be processed promptly, and that a reasonable period of time must be provided for us to process such notice.

## 1.5 Closing an Account

You may close a CitiBusiness account any time except as stated otherwise in this Manual. Any such request will be effective only after we have a reasonable opportunity to respond to such request and have confirmed to you that such request has been processed. Except in limited circumstances, you acknowledge that if a Certificate of Deposit account is closed prior to maturity, you will be subject to an early withdrawal penalty.

We reserve the right to close your account at any time with or without cause and without prior notice unless required by law. CitiBusiness accounts may also be closed if a zero balance remains for over 45 days. If we close your account, we will send you a check for your final balance, minus applicable service fees. If your account balance is insufficient to pay applicable fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions conducted prior to account closure will survive the closure of the account.

## 1.6 Transferring Ownership and Assignments

You may not assign or transfer any accounts without prior written consent by us. We may at any time assign or transfer any or all of our rights, duties or obligations with respect to your accounts or under this Manual to our parent, an affiliate or subsidiary or in connection with a sale of accounts. You hereby consent to any such assignment or transfer and agree to enter into any agreement that we may reasonably request to affect such assignment or transfer. We will provide notice of any such assignment or transfer.

## 1.7 Special Circumstances

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our CitiBusiness Safety Check service.

### 1.7.1 Restricted Access to Safe Deposit Box

There are occasions when access to deposits or property in your safe deposit box is restricted.

We may deny or restrict access to the safe deposit box and its contents if:

- State or federal law requires that we do so
- We receive a notice of lien, or other process or notice of levy or attachment
- There is a dispute as to rights in the safe deposit box or its contents
- A court orders us to do so
- You have failed to pay your rent or other charges when they were due
- We decide it is necessary to protect our premises
- There is an emergency of any kind

When we receive an order instructing us to restrict access to funds in an account or property in a safe deposit box, we ensure compliance by removing the funds from the account and maintaining them separately or by restricting access to the safe deposit box. These funds will not earn interest and will not be considered as part of your balance in determining account charges.

We may deny or restrict access to anyone, including, without limitation, your Authorized Signers, co-renter(s), deputy(ies), attorney(s)-in-fact, executor, administrator, heirs or legatees, officers or partners, if applicable, regardless of whether they or their principal(s) are named in documents leading us to restrict or deny access. We may also, with advance notice to you, impose a charge each time that you open your safe deposit box. You agree to pay this charge as requested and that we may deny you access to such box, without liability, until we have received payment for this charge. You authorize us to, but we are not required to, debit any CitiBusiness account that you have with us for the unpaid charge. Please refer to your Safe Deposit Box Agreement for applicable fees. Sales tax may be assessed depending on your box location. If applicable, please refer to drilling fees and lost/replacement keys disclosed at the time of service.

### **1.7.2 Forfeited Accounts**

If your account is seized by or forfeited to the United States government, a state government, or any subdivision thereof you, no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

### **1.7.3 Right of Setoff**

Subject to applicable law, we have the right to use the funds held in any account held by you to pay any overdraft or debt that you owe us. This is called the right of setoff against your individual accounts. For example, we may debit the personal account of a general partner for an obligation owed to us by the partnership that is an account owner. We are not required to give you advance notice of our intent to exercise our right of setoff; if we do take such action, we will notify you afterwards.

### **1.7.4 Dormant Accounts**

Based on the applicable dormancy periods provided by state abandoned property statutes, we may be required to send to the appropriate state the balances in your checking, savings, or matured certificate of deposit accounts when there has been no customer-initiated activity. Some examples of customer-initiated activity include, but are not limited to:

- Depositing or withdrawing funds or initiating another financial transaction;
- Signing our active account confirmation form;
- Writing to us concerning the account.

A time deposit account that has not reached maturity is not considered inactive, but if the account renews automatically, it can become inactive on our records starting after the maturity date. For certificate of deposit accounts, automatic renewals are not considered customer-initiated activity.

Please note that the period of inactivity for an account to be considered abandoned property differs by state. The laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern. We may also restrict your account if we determine it has been otherwise inactive due to no customer-initiated activity. Please contact the CitiBusiness Service Center or visit a Citibank branch if you would like specific information concerning the length of the inactivity period applicable to your account.

### 1.7.5 Death or Legal Determination of Incompetence

You agree to notify us immediately if you learn or suspect an individual who is an account owner or Authorized Signer has been declared incompetent by a court or other legal authority or has died. When we receive proper notice, we may:

- Freeze the account until we receive documents verifying the incapacity or death and instructions regarding the funds remaining in the account;
- Pay (without inquiring) any item authorized by the account owner before being declared legally incompetent or deceased; and
- Apply funds in the account to any debt the account owner owes us before recognizing the rights of a surviving joint owner or other person to any remaining funds.

We are also not required to release the organization's funds until we receive any documents we reasonably request to verify the death or incompetence of the Authorized Signer and to establish a new person's authority to act on behalf of the organization in transacting on or closing the organization's account.

**Sole Proprietors Only:** If an account owner dies or is declared legally incompetent, we may require additional documentation or we may comply with court orders and legal documents.

**For Other Business Entities:** Businesses must provide us documentation of any change in ownership or control of a business upon the death or legal incompetence of a business owner.

Certain documents must be presented to us before funds in such an account can be paid out and the account closed. Please contact the CitiBusiness Service Center at 877-528-0990 or a Citibank Business Specialist for further information on the type of documentation that would be needed in this situation.

## 1.8 FDIC Insurance

Your deposits, including any accrued interest thereon, are insured by the Federal Deposit Insurance Corporation ("FDIC") up to applicable limits. Interest-bearing demand deposit accounts may differ from non-interest-bearing DDAs in regards to FDIC insurance coverage. The FDIC website at [www.fdic.gov](http://www.fdic.gov) allows you to determine the amount of your deposits which are insured. For more information, please contact the FDIC directly at 1-877-ASKFDIC (1-877-275-3342).

## 1.9 Legal Process

You agree that we may comply with any state, subdivision or federal legal process, irrespective of how and/or when it is received and even if the law requires a particular method of service, including, without limitation, a writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid, without any liability from us to you. You agree that if we are served with legal process at any of our branches or offices, we may comply with it, even if it is served at a location other than where your account was opened. Further, you agree that we may comply with such process as we deem appropriate under the circumstances even if the legal process or document appears to affect the interest of only one owner of the account. In such case, we may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred. Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. — Client Trust Account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise. When we receive an order instructing us to restrict access to funds in your account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your balance in determining account charges.



You agree that we are entitled to a processing fee, for which you are liable to us, upon receipt of any legal process. We may deduct such fee, as well as any expenses, including without limitation attorneys' fees, in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees. In addition, you agree that if we are not fully reimbursed for our record research, reproduction and handling costs by the party which served the process, you shall be similarly liable to us. Any garnishment, attachment or other levy against your account shall be subject to our right of setoff and security interest.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid.

### **1.10 Verifying Information**

We may verify the information you give us when you open an account. In addition, you agree to allow us to answer any credit inquiries we may receive about your account from other financial institutions. In the event your account is closed for cause, Citibank may report this information, in accordance with applicable law, to a credit bureau.

### **1.11 Consumer Reporting Agency Information**

You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer. You also authorize us to use these consumer reports to consider you for other programs with Citibank.

We may report information about you or Authorized Signers on the account to a Consumer Reporting Agency. If you disagree with the accuracy of the information that we submit to a Consumer Reporting Agency, please call the CitiBusiness Service Center (refer to section 8 *Contact Us*) or write to us at:

Citibank  
Consumer Report Inquiry  
P.O. Box 769004  
San Antonio, Texas 78245-9989  
We will review our files and respond to you in writing.

### **1.12 Our Relationship**

The relationship created by any deposit shall be that of debtor and creditor. No fiduciary or other special relationship exists between us.

### **1.13 Indemnity and Limitation of Liability**

You are solely responsible for the lawfulness and propriety of your account transactions. You agree to use your accounts solely for lawful and proper business, commercial and other legitimate non-consumer purposes in compliance with all laws applicable to your business and your account transactions (including, without limitation, and by way of example only, laws applicable to any payroll or similar checks drawn on any account of yours, and laws applicable to any special purpose account such as a trust, escrow, or security deposit account). You agree to indemnify Citibank, its shareholders, affiliates, directors, officers, employees, successors, and assigns (collectively, the "Parties") and agree to hold the Parties harmless from and against all losses, payments, damages, costs, expenses (including reasonable legal fees and disbursements), liabilities, claims, actions, and suits (collectively, "Losses") which the Parties or any of them may suffer or incur arising out of or in any way

relating to, directly or indirectly, from our holding your accounts and providing you services in connection in any way with those accounts, including, but not specifically limited to (i) your failure to furnish us any documentation in form and substance satisfactory to us, (ii) any misrepresentation made by you in connection with your application for any account or in connection with any account you open or maintain, (iii) any inaccuracy of any information provided to us by you or on your behalf, or (iv) our reliance on any agreement or representation made by you or on your behalf or any instruction or authorization issued by you or on your behalf, in connection with your application for any account or in connection with any account you open or maintain; provided however, that a Party shall not be indemnified for Losses to the extent such Losses result directly from such Party's own gross negligence or willful misconduct. This indemnification shall survive the closure of any account or sub-account you open or maintain or the termination of any service related thereto.

Except as expressly prohibited by applicable law, neither we nor you shall be liable to the other for any punitive, special, consequential, incidental, or indirect damages, even if the other party was aware of the possibility of such damages. Our liability for a claim will be limited to the face value of an item or transaction improperly dishonored or paid, or the face value of any transaction not properly credited or debited.

### **1.14 Governing Law**

You and we agree that our relationship includes transactions involving interstate commerce and that the arbitration provisions below are governed by, and enforceable under, the Federal Arbitration Act. Accounts, products and services are governed by federal laws and regulations, and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the "governing state" applicable to your account. Your governing state law, if you first opened your account or enrolled for a service at a physical branch location or with an employee in a physical branch by phone (including video calls), is that of the state in which that branch is located or to which your account may have been subsequently transferred, regardless of the state where your business is located or where you reside. Your governing state law, in all other cases, including if you opened your account or enrolled for a service remotely (for example, by Citibank Online or CitiPhone Banking®), is deemed to be the law of the State of South Dakota, unless a specific agreement provides otherwise.

### **1.15 California Consumer Privacy Rights Act ("CPRA") and Regulations**

The following provisions apply when Citibank receives Personal Information from you that is covered by the California Consumer Privacy Rights Act and its implementing regulations. The terms in this section shall supersede any inconsistent terms under this Manual. As used in this section only, "Client" refers to the business or professional entity opening an account.

Client is making Personal Information available to us for the limited and specified purposes outlined in sections 1.1 (*Customer Information and Cooperation*), 1.9 (*Legal Process*), 1.10 (*Verifying Information*), and 1.11 (*Consumer Reporting Agency Information*) of this Manual.

With respect to the Personal Information, Client makes available to Citibank pursuant to this Manual, Citibank agrees to:

- (a) comply with all applicable sections of the CPRA;
- (b) grant Client the right to take reasonable and appropriate steps to ensure that Citibank uses the Personal Information provided pursuant to the terms of this Manual in a manner consistent with Customer's Client's obligations under the CPRA;
- (c) grant Client the right, upon notice, to take reasonable and appropriate steps to stop and remediate unauthorized use of Personal Information made available to Citibank; and
- (d) notify Client after it makes a determination that it can no longer meet its obligations under the CPRA.



## 2. CitiBusiness® Checking Accounts

This section provides specific product information about non-interest-bearing and interest-bearing CitiBusiness checking accounts, as well as general information about all our checking products. You can also apply for overdraft protection with our CitiBusiness® Checking Plus line of credit or sign up for CitiBusiness® Safety Check overdraft coverage. For more information on CitiBusiness Checking Plus and CitiBusiness Safety Check, refer to section 4 *Overdraft Protection*.

The types of accounts we offer may change from time to time. We will provide notice if any account type which you hold is discontinued and describe the account type to which your account may be converted.

### 2.1 CitiBusiness® Checking Accounts

Product	Interest Bearing	Earnings Credit Eligible <sup>1</sup>	Includes waived fees and charges for a limited number of basic transactions and cash deposits <sup>1</sup>
CitiBusiness® Analyzed Checking	✗	✓	✗
CitiBusiness® Streamlined Checking	✗	✗	✓
CitiBusiness® Flexible Checking	✗	✗	✓
CitiBusiness® Interest Checking	✓	✗	✓

#### Important Information about Interest-bearing CitiBusiness accounts

Citibank reserves the right, in its sole discretion, based upon its determination of market conditions, to discontinue paying interest on any interest-bearing accounts upon 60 days notice to you.

### 2.2 CitiBusiness® Interest on Lawyer Accounts (“IOLA”), Interest on Lawyer Trust Account (“IOLTA”) and Interest on Trust Account (“IOTA”)

These interest-bearing checking accounts are available to attorneys and law firms that receive and disburse qualified clients’ funds. Interest is compounded daily on the Available Funds/Balance in the account. The interest earned is credited to the IOLA/IOLTA/IOTA account at the end of each month and is then transferred to the appropriate state IOLA/IOLTA/IOTA Fund after fees, as applicable, have been deducted.

**Note:** Attorneys may also open other types of escrow accounts, including CitiBusiness Interest Checking Accounts.

### 2.3 Managed Account Services

Managed Account Services are products designed to support the needs of the legal community, title and escrow companies, real estate or property management firms, and other qualified businesses that either hold escrow funds or must segregate funds belonging to Client Customers. These products are intended for businesses that are required by law and/or generally accepted accounting principles to segregate funds held for others as part of their normal course of business. These products consist of a single primary account (the “Control Account”) established in your name and one or more linked Client Customers sub-accounts opened in the names of the Client Customers you designate. All Control Accounts and such sub-accounts are subject to the respective terms and conditions specific to them as detailed in this Manual and in any additional documents we may provide from time to time.

<sup>1</sup> For more information regarding Earnings Credit and fees and charges for basic transactions and cash deposits, please refer to the Fee Schedule. Other fees and charges may apply.

Client Customer sub-accounts can be non-interest-bearing checking, interest-bearing checking or insured money market accounts. For each sub-account, you will need to provide a Taxpayer Identification Number and tax certification from the Client Customer considered the beneficial owner of the funds.

Product	Description
<b>CitiBusiness® Citi Escrow</b>	A product intended for law firms and attorneys to support compliance with applicable state laws governing administration of Client Customer trust funds. The Control Account can be designated as an IOLTA/IOLA/IOTA, subject to the respective laws of the jurisdictions in which we offer such accounts, or as a non-interest-bearing checking account. Interest-bearing Client Customer sub-accounts can also be designated as IOLTA/IOLA/IOTA.
<b>Deposit Administrator Account</b>	A product intended for law firms and attorneys to support compliance with applicable state laws governing administration of Client Customer trust funds. The Control Account can be designated as an IOLTA/IOLA/IOTA, subject to the respective laws of the jurisdictions in which we offer such accounts, or as a non-interest-bearing checking account. Interest-bearing Client Customer sub-accounts can also be designated as IOLTA/IOLA/IOTA.
<b>Security Deposit Administrator Account</b>	A product intended for property managers to hold and segregate tenant funds maintained as rental security deposits. The Control Account is a non-interest-bearing checking account with linked Client Customers sub-accounts that allow for the calculation and payment of security deposit interest to tenants and the collection of landlord fees related to security deposits, as allowed in certain jurisdictions.

### 2.3.1 Terms and Conditions

These terms and conditions govern both your Control Account and each of the sub-accounts linked to the Control Account.

**Authorization.** You represent, warrant and covenant to Citibank that (i) you are duly authorized to open and operate each sub-account, (ii) each sub-account is and will be opened and operated in accordance with the related agreement entered into between you and your Client Customer in connection with a service you are performing for such Client Customer, or if applicable, for the internal management of your own business (collectively, the “Relationship”), (iii) before opening any related Client Customer sub-account, you will have obtained from all necessary parties the required authorization to open and operate said sub-account, including proper authorization to make each deposit and withdrawal, and to provide tax certifications signed by an authorized representative of each Client Customer, (iv) and if you are acting as a fiduciary for the Client Customer, either by agreement or by operation of law, that (a) you are complying and will continue to comply with all laws and regulations concerning the fiduciary relationship between you and such Client Customer; (b) you have advised each Client Customer of all Citibank fees and other expenses that may be charged to the Client Customer’s sub-account or may otherwise be deducted from such Client Customer’s sub-account, and (c) you further represent and warrant that the fiduciary relationship between you and such Client Customer does not give rise to any restrictions or prohibitions against charging such fees and other expenses to such Client Customer’s sub-account.

You further covenant that you will promptly furnish to Citibank such documentation concerning the Relationship, as may be requested by Citibank, in form and substance satisfactory to it, including, without limitation, (i) agreements or other documentation evidencing your authority to open and operate your Control Account and any related Client Customer sub-account and, as may be applicable, to act as a fiduciary for each Client Customer, and (ii) for Relationships other than those operated by you for internal business management, agreements between you and each Client Customer disclosing, in form and substance satisfactory to Citibank, any fees or expenses that Citibank may charge to the applicable Client Customer sub-account or that may be otherwise deducted from such Client Customer sub-account.

With respect to any accounts that you open within the “Account Manager Suite”, you agree to promptly furnish to us such documentation concerning the relationship between you and any beneficiary, as requested by us, in form and substance satisfactory to us, including, without limitation, agreements or other documentation evidencing your authority to open and operate the Control Account and any related beneficiary sub-account. You further agree that for each new sub-account opened on behalf of a beneficiary, you shall provide an attestation that, other than as provided in this Section, it has no ownership interest in any sub-account’s beneficiary and does not derive any direct, pecuniary benefit based on the balances in such sub-account. Additionally, you shall provide to us, within documentation required by Citibank and signed by an authorized representative of such beneficiary, the name and taxpayer identification number of the party on whose behalf the sub-account or Control Account is being opened. You understand that if you fail to do so, the sub-account will be subject to backup withholding. Any type of sub-account could be subject to backup withholding under certain circumstances.

With respect to any funds deposited in either the Control Account or any Client Customer(s) Account that belong to a Client Customer(s), you represent to Citibank that: (a) you are authorized by each Client Customer(s) to benefit from the use of any associated earnings credit and receive any other financial benefit from Citibank; (b) with respect to a Security Deposit Account, you are authorized to receive an administrative fee from your Client Customer(s) (where allowed by local law); (c) you are authorized to permit Citibank to offset fees due to Citibank from you against funds deposited in either the Control Account or any Client Customer(s) Account and (d) your use of the earnings credit and your authorization to Citibank to assess bank fees against funds deposited in either the Control Account or any Client Customer(s) Account and your receipt of any administrative fee will not violate any contract, law, or regulation.

**Citibank NOT Acting as Escrow Agent.** You understand and acknowledge that Citibank is not acting as an escrow agent or in any other fiduciary capacity with respect to your Control Account or any related Client Customer(s) Account.

**Disputes with respect to Funds in Control or Client Customer sub-account.** Citibank shall have no responsibility for any dispute between you and any Client Customer or any third party with respect to the funds deposited in either the Control Account or any Client Customer sub-account. If you are a partnership, these terms shall remain in full force and effect despite changes in the parties comprising your partnership. The term “you” shall include any altered or successor partnership, but the predecessor partnerships and their partners shall not thereby be released from any liability. Citibank may require new partners to execute documentation relating to the accounts.

**Client Customer(s) Account Tax Information.** You agree that for each new sub-account opened on behalf of a Client Customer, you shall provide to Citibank, such documentation as it may require, signed by an authorized representative of such Client Customer, the name and taxpayer identification number of the party on whose behalf the sub-account is being opened. You understand and agree that if you fail to do so, the sub-account will be subject to backup withholding. Any type of sub-account could be subject to backup withholding under certain circumstances.

**Account Statement.** Citibank will provide you with monthly statements, which will show the current balance as of the date of the statement of your Control Account and each existing sub-account, and all financial activity for each such account during the month covered by the statement.

## 2.4 Interest Rates and Calculations for CitiBusiness Interest Checking Accounts, IOLA, IOLTA and IOTA Accounts

Interest rates are determined by Citibank and can change at any time. For current balance ranges and interest rates, please speak with a Citibank Business Specialist.

- We use the daily balance method to calculate interest on these accounts. This method uses the daily balance of all deposited funds in your account on which we have received credit as determined by the availability schedule of our Federal Reserve Bank for checks and similar items. Please refer to *Appendix 2 Funds Availability at Citibank*. This method applies a daily periodic rate to the balance in the account each day. We compound your interest daily, using a 365/366 (leap year) day basis and computing interest from the Business Day of deposit up to, but not including the Business Day of withdrawal, provided your account is open when the interest is credited.
- Interest is credited to your account after the close of business on the last Business Day of your statement cycle, after deducting any amount which we may be required by law to withhold for income tax purposes. If the account is closed before the date interest is credited, interest will be paid up to, but not including, the closing date of the account.

### 2.4.1 Balance Ranges for Interest-bearing CitiBusiness Checking Accounts

All markets assign interest rates based on balance range. Refer to table below:

Marketplace	Balance range
All Markets	\$0 and up

### 2.4.2 Balance Ranges for CitiBusiness IOLA, IOLTA and IOTA Accounts

Certain markets assign interest rates based on balance range. Refer to table below:

Marketplace	Balance range
Illinois	\$0 and up
Texas	\$0 - \$99,999 \$100,000 and up
Nevada	\$0 - \$149,999 \$150,000 and up
New York	\$0 - \$49,999 \$50,000 - \$99,999 \$100,000 and up
California and Maryland	\$0-\$24,999.99 \$25,000-\$49,999.99 \$50,000 and up
Florida	\$0-\$99,999.99 \$100,000-\$249,999.99 \$250,000-\$2,499,999.99 \$2,500,000 and up
Connecticut, Delaware, Massachusetts, New Jersey, Pennsylvania	\$0-\$24,999.99 \$25,000 - \$99,999 \$100,000 and up
Washington D.C.	\$0-\$99,999.99 \$100,000-\$249,999.99 \$1,000,000.00 and up

## 2.5 How CitiBusiness Checking Balances are Maintained

For regulatory and accounting purposes, all CitiBusiness checking accounts (whether interest-bearing or non-interest-bearing) consist of two sub-accounts: (i) a transaction sub-account into which all financial transactions are posted; and (ii) a savings sub-account into which available balances above a pre-set level are transferred daily. Transfers to and from the savings sub-account will be periodically made when available balances in the transaction sub-account exceed a preset level or fall below a predetermined level, as applicable. Transfers between these sub-accounts are in accordance with federal regulations.

This structure will not impact the use of your account or your bank statement and both sub-accounts are treated as a single account for purposes of customer deposits and withdrawals, applicable interest, fees, FDIC insurance, and other features. As required by federal regulations, we reserve the right to require seven days' advance notice before permitting withdrawals from only the savings sub-account portion of your account. However, we do not presently exercise this right.

## 2.6 Opening an Account

### 2.6.1 Checkbook, Checks and Deposit Slips

When you open your account, you can order checks through us (including checks that are compatible with accounting software packages). When we place an order for your checks, we act as sales and billing agent for the check supplier, and we are compensated for our services. The cost of ordering through Citibank varies depending on the style and quantity you select and includes postage and handling. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing. You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately. For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to the payees. You will be responsible for issuing any replacement checks.

### 2.6.2 Account Cycle

Your account may be assigned a cycle of 28 to 31 days (not necessarily a calendar month), which will be referred to as a "month" or "months" in this Manual. Your service charges will be calculated based on a calendar month, however, they may appear on the following monthly statement.

## 2.7 Account Activity Information

### 2.7.1 Monthly Statements

Citibank will provide you with monthly statements reporting all activity in your checking account for the statement period. It will include:

- Your balance on the statement date.
- An itemized listing by date of all deposits, transfers, automatic transfers, withdrawals, and any service charges to your account.
- Digitized images of your cancelled checks, if requested, with an itemized listing, usually in numerical sequence.
- If you also have CitiBusiness Checking Plus, your CitiBusiness Checking Plus account information will be included on your monthly statement.
- A monthly statement will not be sent for accounts that have no balances and no activity.

You may see your account activity as far back as 3 months for credit transactions and 18 months for debit transactions anytime at a Proprietary Citibank ATM. You can also obtain account information from any telephone with our CitiBusiness Service Center (available Monday-Friday, 7 AM to 11 PM Eastern Time; Saturday-Sunday, 9 AM to 5:30 PM Eastern Time) or adjacent to Network ATM machines, and on CitiBusiness Online. See section 6.2 *Types of Electronic Funds Transfers* for details on account information available to you. The availability of such information may change from time to time.

### 2.7.2 Monthly Account Fees

Any service charges and fees associated with your CitiBusiness checking account will be in accordance with our current Fee Schedule. Service charges and fees are subject to change from time to time.

## 3. CitiBusiness® Savings Account, Insured Money Market Account (IMMA) and Certificates of Deposit (CD)

This section provides specific product information about CitiBusiness® Savings Accounts, Insured Money Market Accounts (“IMMAs”), and Certificates of Deposit (“CDs”), as well as general information about all our savings products.

### 3.1 Important Information about Interest on CitiBusiness Savings, IMMA and CDs

Interest rates are determined by Citibank and can change at any time without prior notice in Citibank’s sole discretion. Citibank reserves the right, in its sole discretion, based upon its determination of market conditions, to discontinue paying interest on your CitiBusiness Savings, IMMA or CD. For current balance ranges and interest rates, speak with a Citibank Business Specialist.

If Citibank elects to discontinue paying interest on your CitiBusiness Savings Account, IMMA or CD, we will provide you at least 60 days’ prior notice, or as otherwise required by applicable law. With respect to any CD, such change in interest rate will not take effect until the first renewal date after we have provided you with such notice.

### 3.2 CitiBusiness Savings Account

CitiBusiness Savings Accounts have no term and no maturity date, and you can deposit or withdraw funds at any time.

#### 3.2.1 Account Cycle

Your account may be assigned a cycle of 28 to 31 days (not necessarily a calendar month), which will be referred to as a “month” or “months” in this Manual.

#### 3.2.2 Account Statements

For CitiBusiness Savings Accounts, we will provide you a statement recording all activity for the statement period. If you have a CitiBusiness Savings Account with no activity and no balances, you will not be sent a statement.

#### 3.2.3 Interest Rates and Calculations for CitiBusiness Savings Accounts

Interest rates are determined by Citibank and can change at any time. For current balance ranges and interest rates, please speak with a Citibank Business Specialist.

- We use the daily balance method to calculate interest on this account. This method uses the daily balance of all deposited funds in your account on which we have received credit as determined by the availability schedule of our Federal Reserve Bank for checks and similar items. Please refer to *Appendix 2 Funds Availability at Citibank*. This method applies a daily periodic rate to the balance in the account each day. We will compound your interest daily, using a 365/366 (leap year) day basis and computing interest from the Business Day of deposit up to, but not including the Business Day of withdrawal, provided your account is open when the interest is credited.
- We will credit interest to your account at the end of your statement period (or with respect to certain CDs, at maturity) after deducting any amount which we may be required by law to withhold for income tax purposes. Interest of \$1.00 or more will be credited at the time the account statements are issued even if the principal balance at that time is zero.
- CitiBusiness Savings Accounts pay a variable interest rate, depending on the interest rate environment. Interest rate changes can take effect at any time. The same interest rate may be assigned to more than one balance range.



### 3.2.4 Balance Ranges for CitiBusiness Savings Accounts

Certain markets assign rates based on balance range. Refer to table below:

Marketplace	Balance range
Connecticut, Delaware, Massachusetts, New Jersey, New York, Pennsylvania	\$0-\$99,999.99 \$100,000.00-\$249,999.99 \$250,000.00 and up
California, Florida, Illinois, Maryland, Nevada, Texas, Virginia and Washington, DC,	\$0 and up

### 3.2.5 Monthly Account Fees

Any service charges and fees associated with your CitiBusiness Savings Account will be in accordance with our current Fee Schedule. Charges and fees are subject to change from time to time.

## 3.3 CitiBusiness Insured Money Market Account

The CitiBusiness Insured Money Market Account pays variable rates subject to balance requirements based on money market conditions.

### 3.3.1 Account Cycle

Your account may be assigned a cycle of 28 to 31 days (not necessarily a calendar month), which will be referred to as a “month” or “months” in this Manual.

### 3.3.2 Account Statements

For CitiBusiness IMMA Accounts we will provide you a statement recording all activity for the statement period. If you have a CitiBusiness IMMA account with no activity and no balances, you will not be sent a statement.

### 3.3.3 Interest Rates and Calculations for IMMA

Interest rates are determined by Citibank and can change at any time. The same interest rate may be assigned to more than one balance range. For current balance ranges and interest rates information, please speak with a Citibank Business Specialist.

- We use the daily balance method to calculate interest on this account. This method uses the daily balance of all deposited funds in your account on which we have received credit as determined by the availability schedule of our Federal Reserve Bank for checks and similar items. Please refer to *Appendix 2 Funds Availability at Citibank*. This method applies a daily periodic rate to the balance in the account each day. We will compound your interest daily, using a 365/366 (leap year) day basis and computing interest from the Business Day of deposit up to, but not including the Business Day of withdrawal, provided your account is open when the interest is credited.
- Interest is compounded daily and credited to your account after the close of business on the last Business Day of your statement cycle, after deducting any amount which we may be required by law to withhold for income tax purposes. If the account is closed before the date interest is credited, interest will be paid up to, but not including the closing date of the account.



### 3.3.4 Balance Ranges for CitiBusiness Insured Money Market Accounts

All markets assign rates based on balance range. Refer to table below:

Marketplace	Balance range
All Markets	\$0-\$24,999.99
	\$25,000-\$49,999.99
	\$50,000-\$99,999.99
	\$100,000-\$499,999.99
	\$500,000-\$999,999.99
	\$1,000,000-\$9,999,999.99
	\$10,000,000 and up

### 3.3.5 Monthly Account Fees

Any service charges and fees associated with your CitiBusiness IMMA will be in accordance with our current Fee Schedule. Service charges and fees are subject to change from time to time.

## 3.4 CitiBusiness Certificates of Deposit

CitiBusiness CDs generally pay higher interest rates than the CitiBusiness Savings account. However, you must agree to leave your money on deposit for a specific length of time. The interest rate depends on the term of the account and remains fixed until the account matures.

Citibank offers a choice of CDs with various term lengths (see the chart in section 3.4.8 *CitiBusiness Certificate of Deposits*).

The opening deposit, term and maturity date of the account related to your CD will be specified on your Certificate of Deposit statement. If your CD has been renewed, these terms will refer to the opening deposit, term and maturity date of the renewed CD.

### 3.4.1 Statements

You will be provided a monthly statement.

### 3.4.2 Interest Rates and Calculations for CDs

- A withdrawal of interest will reduce earnings on this account.
- We use the daily balance method to calculate interest on this account. This method applies a daily periodic rate to the balance in the account each day. We will compound your interest daily, using a 365/366 (leap year) day basis and computing interest from the Business Day of deposit up to, but not including the Business Day of withdrawal, provided your account is open when the interest is credited.
- Interest is compounded daily and is computed for the actual number of days funds have been on deposit. Interest will be credited to your CD account monthly or at maturity depending on the type of CD you have opened.

### 3.4.3 Deposits

Your minimum opening deposit varies by CD product (see the chart in section 3.4.8 *CitiBusiness Certificate of Deposits*). You can make additional deposits to your account in any amount, but only on a maturity date.

#### **3.4.4 Renewal at Maturity**

Your CD will renew automatically for succeeding terms of the same length, unless you withdraw the balance of your CD, or we have received instructions in writing from you not to renew the CD or to renew it for a different term. Interest will be paid on the renewed CD at the rate being paid by us at the time of renewal on CDs for similar amounts and maturities. We may cancel the right to renew this CD or amend these terms and conditions for any renewal period, by providing you with written notice at the address we have listed for you in our records.

#### **3.4.5 Withdrawals Before Maturity**

You have agreed to leave the principal amount of this CD in the account for the full term and for each full renewal term. Therefore, if all or any part of the principal of this CD is withdrawn before the initial Maturity Date (or the Maturity Date of any renewal period), we will charge a penalty before permitting the withdrawal. The principal amount of the CD may be reduced, if necessary, to satisfy this penalty. The penalty on early withdrawal shall be an amount equal to the simple interest for a certain number of days, as shown in the chart in section 3.4.8 *CitiBusiness Certificates of Deposit*, on the principal amount withdrawn at the rate then being paid on the CD. No penalty is charged for withdrawal following death or determination of incompetence of an account owner. For CDs that pay interest monthly, the penalty is calculated on the principal amount withdrawn. However, we generally do not allow partial withdrawals of principal.

#### **3.4.6 Penalty-Free Withdrawal of Principal (Grace Period)**

For CDs with terms of 30 days or longer, during the 7 calendar days following any Maturity Date, all or part of the amount on deposit may be withdrawn without incurring an early withdrawal penalty. Interest will be paid on the amount withdrawn from the last Maturity Date at our then current CitiBusiness CD rate.

#### **3.4.7 Early Withdrawal Penalty**

The penalty on early withdrawal shall be an amount equal to the simple interest for a certain number of days, as shown in section 3.4.8 *CitiBusiness Certificate of Deposit*, on the principal withdrawn at the rate then being paid on the deposit. No penalty is charged for withdrawal following death or determination of incompetence of an account owner. For CDs that pay interest monthly, the penalty is calculated on the principal amount withdrawn. However, we generally do not allow partial withdrawals of principal.

### 3.4.8 CitiBusiness Certificates of Deposit

CD Description	7-Day	14-Day	CD (short-term)	CD (short-term)
<b>Term of Account</b>	7 days	14 days	1, 2, 3, 6 months	9 months
<b>Automatically Renewable</b>	Yes	Yes	Yes	Yes
<b>Minimum Opening Deposit</b>	\$10,000	\$10,000 <sup>2</sup>	\$10,000 <sup>3</sup>	\$10,000 <sup>3</sup>
<b>Additional Deposit</b>	On Maturity Date	On Maturity Date	During Grace Period	During Grace Period
<b>Rate set by Bank</b>	Yes	Yes	Yes	Yes
<b>Rate Fixed for Term</b>	Yes	Yes	Yes	Yes
<b>Daily Compounding</b>	Yes	Yes	Yes	Yes
<b>Interest Credited</b>	At Maturity	At Maturity	At Maturity or Monthly	At Maturity or Monthly
<b>Available for Transfer</b>	At Maturity	At Maturity	At Maturity or Monthly	At Maturity
<b>Penalty-Free Withdrawal of Principal (Grace Period)</b>	Maturity Date plus 1 Business Day	Maturity Date plus 1 Business Day	Maturity Date plus 7 Business Days	Maturity Date plus 7 Business Days
<b>Penalty for Early Withdrawal of Principal (simple interest assessed on amount withdrawn, unless otherwise noted)</b>	7 days interest	14 days interest	30 days interest	30 days interest
<b>Monthly Statement</b>	Yes	Yes	Yes	Yes
<b>Special Features</b>			If interest at maturity is selected, then tax reporting of interest in year of maturity only	Tax reporting of interest in year of maturity only
<b>Availability of Account by Marketplace</b>	California, Connecticut, Delaware, Florida, Illinois, Massachusetts, Maryland, Nevada, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, DC	California, Connecticut, Delaware, Florida, Massachusetts, Maryland, Nevada, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, DC	California, Connecticut, Delaware, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, DC  The 1 Month term is not available in Illinois.	Florida and Illinois

CD Description	Variable Term CD	CD (long-term)	CD (long-term)
<b>Term of Account</b>	Variable 7-365 days	18 months	1, 2, 3, 4, 5 years
<b>Automatically Renewable</b>	Available in Texas and New York only	Yes	Yes
<b>Minimum Opening Deposit</b>	\$10,000	\$10,000 <sup>3</sup>	\$10,000 <sup>3</sup>
<b>Additional Deposit</b>	During Grace Period	During Grace Period	During Grace Period
<b>Rate set by Bank</b>	Yes	Yes	Yes
<b>Rate Fixed for Term</b>	Yes	Yes	Yes
<b>Daily Compounding</b>	Yes	Yes	Yes
<b>Interest Credited</b>	At Maturity or Monthly <sup>4</sup>	Monthly	Monthly
<b>Available for Transfer</b>	At Maturity	Monthly	Monthly
<b>Penalty-Free Withdrawal of Principal (Grace Period)</b>	Maturity Date plus 1 or 7 Business Days <sup>5</sup>	Maturity Date plus 7 Business Days	Maturity Date plus 7 Business Days
<b>Penalty for Early Withdrawal of Principal (simple interest assessed on amount withdrawn, unless otherwise noted)</b>	Up to 30 days interest <sup>6</sup>	90 days interest	1-2 yr CD, 90 days interest 3-4 yr CD, 180 days interest 5 yr CD, 270 days interest
<b>Monthly Statement</b>	Yes	Yes	Yes
<b>Special Features</b>	Withdrawals reducing principal below \$100,000 are not allowed	n/a	
<b>Availability of Account by Marketplace</b>	Texas <sup>7</sup> and New York <sup>7</sup>	California, Florida, Illinois, Nevada and Texas	California, Connecticut, Delaware, Florida, Illinois, Massachusetts, Maryland, Nevada, New Jersey, New York, Pennsylvania, Texas, Virginia and Washington, DC

<sup>2</sup> The minimum opening deposit for this account in California/Nevada is \$25,000.

<sup>3</sup> Where available, the minimum opening deposit for this account in California/Nevada is \$1,000, and in Illinois is \$2,500. Please speak with a Citibank Business Specialist for more details.

<sup>4</sup> Interest is credited at maturity only for variable term CDs with terms less than one month, for variable CD terms longer than one month, interest is credited monthly unless you have requested posting at maturity for CDs with terms greater than one month.

<sup>5</sup> 1 calendar day for terms fewer than 31 days and 7 calendar days for terms more than 31 days.

<sup>6</sup> 30 days interest for variable term CDs with terms of 30 plus days. For CDs with terms fewer than 30 days, the penalty is equal to the simple interest for the number of days that match the duration of the CD.

<sup>7</sup> Available for use in all markets by Public Fund entities.

## 4. Overdraft Protection

Citibank offers two options designed to help you cover overdraft amounts in your checking account: CitiBusiness Safety Check and Business Checking Plus® line of credit. Speak with a Citibank Business Specialist for information which may include an application. We reserve the right to terminate your participation in these services for any reason, including an overdue payment to your CitiBusiness Checking Plus Account.

### 4.1 CitiBusiness Safety Check

CitiBusiness Safety Check covers overdrafts by transferring funds from your linked CitiBusiness IMMA or CitiBusiness Savings Account to your CitiBusiness checking account. CitiBusiness Safety Check will not permit you to get cash or make transfers between accounts if there are insufficient funds in your linked CitiBusiness IMMA or CitiBusiness Savings account.

The linked contributing account also covers the use of deposited funds that are not yet available in the related CitiBusiness checking account.

#### 4.1.1 Contributing Accounts

When you sign up for CitiBusiness Safety Check, you may select one account you maintain at Citibank as your “Contributing Account.” It can be either a CitiBusiness Savings Account or a CitiBusiness IMMA. Certificates of Deposit are not eligible Contributing Accounts. Only available funds in your Contributing Account can be used for CitiBusiness Safety Check coverage.

When CitiBusiness Safety Check is used to cover your use of deposited funds in your CitiBusiness checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held and otherwise unavailable for your use until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest. Since no transfer of funds occurs, there is no transfer fee for use of this service in this circumstance.

When CitiBusiness Safety Check is used to cover an overdraft in your CitiBusiness checking account, an amount necessary to cover the overdraft will be transferred from your Contributing Account.

#### 4.1.2 Transfer Maximums

Transfers are limited to the total available funds in the Contributing Account. If one or more transactions causes your CitiBusiness checking account to have a negative available balance on a given day and, if you have available funds in your Contributing Account to cover that negative available balance, one overdraft transfer and fee will be processed for the total amount transferred to cover such transaction(s).

#### 4.1.3 Transfer Fee

There is a transfer fee to cover an overdraft (see your Fee Schedule). This fee will be listed in your monthly statement.

## 4.2 Business Checking Plus

Business Checking Plus is a revolving line of credit that is linked to your CitiBusiness checking account for availability of funds and overdraft protection. With Business Checking Plus, you can withdraw funds or write checks for more than the available balance in your related checking account — up to the amount available in your Business Checking Plus line. Business Checking Plus will give you immediate access to funds you deposit into your CitiBusiness checking account.

### 4.2.1 How Business Checking Plus Works

Your Business Checking Plus line may be used to cover overdrawn balances in your CitiBusiness checking account. This will result in an advance under your line for which a finance charge will be assessed in accordance with your Fee Schedule. Service charges and fees are subject to change from time to time.

Your Business Checking Plus line may also be used to cover your use of funds in your CitiBusiness checking account that are not yet available (uncollected). For example, if you have \$1,500 available in Business Checking Plus and you deposit a \$1,000 check at a Proprietary Citibank ATM to your related CitiBusiness checking account, you can withdraw the full amount of that deposit immediately — even if the available balance in your checking account was zero at the time you made the deposit. Your Business Checking Plus line will be reduced by the amount utilized to cover your use of the uncollected funds, but no actual advance under your line will occur and no finance charge will be assessed.

Business Checking Plus overdraft protection is subject to credit approval. For further information, or to apply, speak to a Citibank Business Specialist, the CitiBusiness Service Center, or a branch.

## 5. Account Transactions

The following terms apply to all transactions with your CitiBusiness checking and Savings accounts and CitiBusiness IMMAs unless otherwise noted. It is your responsibility to confirm the accuracy of the amounts you deposit and withdraw from your accounts.

### 5.1 Deposits

#### 5.1.1 You can make deposits:

- To qualifying accounts linked to your CitiBusiness Banking Card at any Proprietary Citibank ATM in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (whichever option you select), that will provide an image of the check(s), or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;<sup>8</sup>
- By using Remote Check Deposit (RCD) service;<sup>8</sup>
- Funds can also be deposited to your accounts by electronic transfers.

#### 5.1.2 Deposits Subject to Verification/Count

All deposits of check, coin and currency are accepted subject to verification. When Citibank accepts your deposit at any Citibank location, we will credit your account for the amount shown on your deposit ticket. The amount credited to your account for your deposit, regardless of whether such funds are made available for withdrawal, is provisional and subject to adjustment by Citibank to the extent that Citibank determines that the amount of the deposit differs from the amount of the deposit as stated by you on your deposit ticket. Citibank's count of the deposit shall be conclusive and binding.

Pick-ups and deposits of checks, currency and coin can be made by your authorized agent. We may, without liability, require evidence of authority acceptable to us.

#### 5.1.3 Remotely Created Checks

You may not deposit remotely created checks (items not bearing the maker's signature but purporting to be authorized by the maker) to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future chargebacks, returned items, and/or claims that such checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve. Our rights with respect to the reserve, as well as the security interest granted to us, shall survive the termination of this agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

<sup>8</sup> Please note you must enroll in either the Mobile Check Deposit or the Remote Check Deposit service. You can only be enrolled in one service at a time.

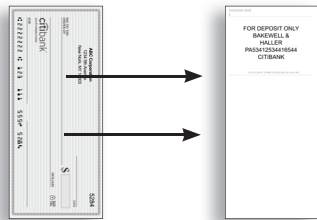
If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks (i.e., items which do not bear your actual signature, but purport to be drawn with your authorization), you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

#### 5.1.4 Endorsements

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1½ inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check.

You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.

We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit.



**Endorsement Stamp Specifications.** To ensure that your endorsement complies with banking regulations, your endorsement stamp should conform to these standards:

- The size of the stamp should be no larger than 2” wide by 1-1/2” high.
- Citibank’s 9-digit ABA number (as printed on the front of your check) must appear on both sides of the endorsement stamp. Type size should be at least 1/8” high. Citibank’s ABA number must appear as shown on your check.
- The words “For Deposit Only” should appear along the top edge and the words “Citibank, N.A.” should appear along the bottom edge.
- Your account title and complete account number should be printed clearly in the middle of the stamp. Please do not include your branch number.

Citibank will not be responsible for any loss if your check is improperly endorsed.

#### 5.1.5 Returned Checks

If you deposit a check that is returned to us unpaid, we will deduct the amount of the returned check and a service charge from your account balance and return the check to you.

We may, in our sole discretion, refuse to accept funds for deposit to your account for any reason including, but not limited to, checks that have not been properly endorsed or checks with multiple payees or endorsements, checks that do not conform to ANSI Committee X9AB or have not been properly MICR encoded. In accepting a check for deposit to your account, we may, in our sole discretion, supply your missing endorsement. We will not be responsible for any losses in connection with our refusal to accept any funds for deposit.



### 5.1.6 Deposited Checks Lost in Transit

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us. You agree to cooperate fully with us in collecting the amount of any lost or destroyed items by providing us with such information, photocopies and other assistance as may be requested to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer's records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer's identity and any other information about the deposited item. If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

### 5.1.7 ACH Credits

**Provisional Credits.** Credit for an ACH transaction is provisional until the receiving financial institution obtains final settlement via the Federal Reserve Bank. If final settlement does not occur, the originator of the transfer is not deemed to have made payment to the beneficiary, and the beneficiary's bank is entitled to a refund of the provisional credit.

If we give you provisional credit for an ACH transaction, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

**Notice of Incoming ACH Transfer (Credit).** You agree that we will not send you a separate credit advice at the time an incoming funds transfer is credited to your account. Notice of your incoming funds transfers and incoming wire transfers will be deemed to have occurred when you receive your account statement, or another notice from us, containing a credit to your account for the funds received. You may also contact the CitiBusiness Service Center during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime on the number on the back of your card, on the Citi Mobile App or Citibank Online.

## 5.2 Internal Transfers between linked CitiBusiness accounts

The following terms apply to transfer of funds between certain linked CitiBusiness accounts at any Proprietary Citibank ATM, by calling our CitiBusiness Service Center, and through CitiBusiness Online or Citibank Online.

### 5.2.1 Automatic Transfers

You can set up automatic transfers between certain linked CitiBusiness accounts. Transfers can be set up on a weekly, every-other-week or monthly basis. All CitiBusiness checking accounts, CitiBusiness Savings and CitiBusiness IMMAs permit automatic transfer withdrawals and accept automatic transfer deposits. You can also pay loans to your Business Credit Account and Business Checking Plus with automatic monthly transfer payments from your CitiBusiness checking, IMMA or CitiBusiness Savings account.

**Canceling an Automatic Transfer.** You can cancel an automatic transfer by visiting any branch, calling us at the number listed on your statement, or by writing to us at the Client Service address that appears on your statement. We must receive your instructions at least three (3) Business Days before the transfer is to be made.

## 5.3 Wire Transfers

The following terms apply to domestic or international transfers of funds initiated at or through a Citibank branch or through CitiBusiness Online or Citibank Online. Please also refer to any funds transfer agreement you may receive when you initiate such a request. Wire transfers initiated through CitiBusiness Online are also subject to the separate terms and conditions provided to users of that service including those posted online within the web site. Those terms and conditions will supersede any conflicting terms set forth in this Manual.

### 5.3.1 Debit Authorization

When we receive a funds transfer request, you authorize us to debit your account for the amount of the order, and you also authorize us to charge your account any applicable service fees in accordance with the Fee Schedule in effect at the time of your request.

When you request a funds transfer, you must select a financial institution to receive it. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. You understand that payment may be made by the beneficiary bank on the basis of an identifying or bank account number even if it identifies a person different from the named beneficiary. If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

### 5.3.2 International Transfers

For funds transferred to beneficiaries and beneficiary banks in other countries, we will require that you specify the currency of the wire transfer. If you request the funds to be sent in U.S. dollars, we cannot guarantee that the beneficiary will receive the funds in U.S. currency. If you request the wire be sent in the currency of the destination country, we will normally convert the funds at the current Citibank currency conversion rate.

The local bank may charge a fee for currency conversion. The actual amount the beneficiary receives may be reduced by charges imposed by the beneficiary bank or a correspondent bank, including charges for exchange of currency.

An international transfer of funds into your account may be reduced by fees imposed by the sending bank or by any correspondent bank. Unless you advise us otherwise, we may charge your account to pay for fees imposed by beneficiary or correspondent banks or instruct such banks to obtain payment of these charges for services and expenses by deducting the amount from your order. A portion of those charges may be shared with us. In some instances, we may also act as the correspondent bank.

In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at the current Citibank conversion rate. Citibank's conversion rate for both outgoing and incoming foreign funds transfers includes a commission for the conversion service.

### 5.3.3 Security Procedures

When we receive a request for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. This procedure depends on the means by which a funds transfer request is received and may entail a telephone call, email, text or other form of communication. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The procedure may entail a telephone call back when your funds transfer order exceeds a predetermined dollar threshold. You agree to our use of the applicable security procedure and agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above. You also understand that the security procedure is not designed to determine whether your funds transfer request is appropriate for you.

#### **5.3.4 Claims**

You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) calendar days from the date you receive notification that we have transferred the funds.

In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees.

If your transfer was delayed or erroneously executed as a result of our error, our sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. In no event will we be liable for any consequential or incidental damages in connection with your funds transfer.

If you fail to notify us of any claim concerning your funds transfer within one year from the date that you received notification that your funds transfer order has been executed, any claim by you will be barred under applicable law.

#### **5.3.5 Delays or Non-Execution of Funds Transfers**

We will usually use electronic means to transfer money for you. We may, however, use any banking channel or other facility. We will not be liable for any delay or failure to send your funds transfer due to circumstances beyond our control or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the our fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

#### **5.3.6 Canceling or Changing a Funds Transfer**

If you decide to cancel or change your funds transfer request, you may do so only if we receive your request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon the request. In general, after we have sent your funds transfer, you will not be able to cancel or change it unless the beneficiary bank consents to such a request. Citibank and/or the beneficiary bank may impose a charge for canceling or changing a funds transfer and for any required currency conversion. Citibank will not be liable to you for any losses resulting from the failure of the beneficiary bank to cancel or change your funds transfer.

#### **5.3.7 Rejection of a Funds Transfer Request**

We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if you have insufficient funds in your account. We may reject your funds transfer request if your request is unclear or incomplete or if for any other reason the order is unsatisfactory to us. See section 5.4.2 *Withdrawal Refusals* for other reasons we may reject a funds transfer request.

#### **5.3.8 Cut-Off Time for Executing Your Funds Transfer Request**

If your funds transfer request is received by us at or after our established cut-off hour for processing wires (check your local Citibank branch for cut-off hours), your request may not be processed until the next Business Day.

#### **5.3.9 Incoming Funds Transfers**

You agree that Citibank will not send you a separate credit advice at the time an incoming funds transfer is credited to your account. Notice of incoming funds transfer to you will be deemed to have occurred when you receive your periodic bank statement containing a credit to your account for the funds received. Also, you can call the CitiBusiness Service Center or a Citibank Business Specialist when applicable to determine if a transfer has been credited to your account or check CitiBusiness Online for same day information.

## 5.4 Withdrawals

### 5.4.1 How to Make a Withdrawal

**Citibank branch.** You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

**Proprietary Citibank ATM and Network ATMs.** You can use your CitiBusiness Debit Card and CitiBusiness ATM to withdraw cash from your available balance at a Proprietary Citibank ATM and at a Network ATM. There may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph. In addition, the company that owns or operates the machine may charge you a fee for the withdrawal. For more information on ATM withdrawals, refer to section 6 *Electronic Banking*.

You can withdraw cash and get account information with no surcharge fee when you use your CitiBusiness 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. 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.

Subject to funds availability, there is a daily limit of up to \$1,500 per CitiBusiness Debit Card for Proprietary Citibank ATM location withdrawals. We may change these limits from time to time and at any time based on security issues and other factors. For more information, refer to section 6 *Electronic Banking*.

**Cash Withdrawals.** Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an official check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

**Electronic Fund Transfer.** You can utilize a variety of electronic fund transfer services to withdraw funds from your accounts. Please refer to section 6 *Electronic Banking*.

**Writing a Check.** You can write a check for any amount up to the available balance in any of your CitiBusiness checking accounts. Checks must be written in U.S. dollars.

### 5.4.2 Withdrawal Refusals

In some instances, we may refuse a request for a withdrawal from an account. The following list includes, but is not limited to, the most common reasons we refuse withdrawal requests:

- If the funds you wish to withdraw are not yet available (see *Appendix 2 Funds Availability at Citibank*).
- If there are insufficient funds in your account.
- If you use a type of check not acceptable to us.
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our CitiBusiness Safety Check service.
- If the account is pledged as collateral for a loan.
- If we have been ordered by a court or other legal process not to permit the withdrawal.
- If you do not present us with appropriate identification or any other information that we may require.
- If we are aware of any dispute relating to the account.
- If we have some suspicion of fraud, irregularity, or illegality.
- If we have placed a block on your account at your request.

We may elect in our sole discretion to pay an item notwithstanding the applicability of any of the above factors, but any such election to pay shall not relate to any other past or subsequent item, nor shall it constitute a course of dealing or a waiver of our right to decline to pay any other item that is drawn against uncollected funds or overdrawn balances in an account.

**Notice Requirement.** As required by federal regulations, we reserve the right to require you to provide written notice at least seven (7) days prior to an intended withdrawal from your CitiBusiness Interest Checking, CitiBusiness IOLA/IOLTA/IOTA, CitiBusiness Savings and CitiBusiness IMMA accounts. However, we do not presently exercise it, and have not exercised it in the past.

### 5.4.3 Paying Your Checks

The decision to pay your check or return it unpaid is made at the time the check is presented to Citibank, or earlier if Citibank receives electronic notification that a check you wrote has been presented for deposit at another bank. We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Citibank’s decision to pay or not to pay a check is based on funds available in your account and other factors. For more information, refer to section 5.7 *Uncollected Funds and Overdrawn Balances* and section 5.4.2 *Withdrawal Refusals*.

Note that our decision regarding payment of your check is final when made and will not be affected by any subsequent deposits to your account.

**Post-Dated Checks.** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

**The following applies to you if the governing state law of your account is in a state other than New York:** If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call the CitiBusiness Service Center or a Citibank Business Specialist (if applicable) and give us the number, payee and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your monthly statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such time and in such manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person. We will pay any postdated check that has not been properly registered with us or was not registered in a timely manner.

**Double-Endorsed Checks.** When you deposit a check into your Citibank account, we ask you to endorse it with your signature or endorsement stamp. However, we reserve the right to refuse to accept for deposit any check that is not made payable directly to you. A double-endorsed check is one that is made payable to someone else and then endorsed to you by that person. In some cases, we will accept such checks on a “collection basis,” which means that the funds will not be available to you until we have received payment from the bank on which the check is drawn. If you deposit a double-endorsed check by mail or at any of our automated facilities, we may return the check to you.

**Stale-Dated Checks.** You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale-dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

**Multiple Signature Requirements.** You acknowledge that any multiple signature designation by you in any resolution, signature card or other Citibank documentation is a statement of your own internal policy. You agree that Citibank assumes no responsibility for the payment of a check, draft or other item drawn on any account which is honored and bears only a single authorized signature.

**Restrictive Endorsements.** We are not responsible for processing items that contain restrictive endorsements for processing deposited items, including without limitation, items tendered in accord and satisfaction.

**Facsimile Signature.** You authorize Citibank to pay any check drawn on your account which bears or appears to bear a facsimile signature that you have provided to or filed with Citibank.

#### **5.4.4 Stop Payment Orders (Checks)**

**General.** Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order by using Citibank Online, CitiBusiness Online or by calling the CitiBusiness Service Center or your dedicated Citibank Business Specialist when applicable.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request. We will confirm receipt of your order in writing, and you should advise us immediately of any changes or corrections.

When you place a stop payment on a check, a stop payment fee may apply. Please refer to your Fee Schedule.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order; Renewal.** A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word "replacement" on it so it is not mistaken for the original check.



**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a “Stop Payment Request and Indemnity Agreement” form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

## 5.5 Check Cashing

### 5.5.1 Third-Party Checks.

A third-party check (i.e., a check originally payable to another person) made payable to a business entity must be deposited to a business account. You can do this with your CitiBusiness Debit Card, or at any Citibank branch, with acceptable I.D. A hold will be placed on your account for the amount of the check until the check clears.

When you write one of your business checks to another person, that person, with proper identification, may be able to cash it at a branch if the check is for \$5,000 or less.<sup>9</sup> If the amount of the check is greater than \$5,000, you may speak with a branch representative for further options. Otherwise, the payee will be required to deposit the check to an account at Citibank or elsewhere.

## 5.6 Payment Processing Hierarchy

Generally, we credit your account for items and funds that have been accepted for deposit, and then process charges and transactions presented for payment against your account. The order of posting depends on a number of factors, including, when a transaction occurs, the type of transaction and the amount. Generally, checks and payments presented against your account will be paid in order of smallest to largest dollar amount which may also include certain other electronic transactions such as ACH debits and checks that have been converted into ACH debits. At any time, we may modify the posting order at our sole discretion without notice to you. As such, if you wish to avoid an overdraft or the possibility of a rejected transaction, you should take steps to ensure that your account has sufficient funds to cover each of your transactions and our fees. For more information, refer to *Appendix 2 Funds Availability at Citibank*.

## 5.7 Uncollected Funds and Overdrawn Balances

A draw against uncollected funds occurs when a transaction, item or other debit exceeds the amount of funds available for immediate use in the account. An overdraft or overdrawn balance occurs when one or more transactions exceed your available balance and may result in a negative balance. When multiple overdrafts occur on the same day, related fees may be combined into a single charge on your statement summary. Citibank has no obligation to pay or honor a check, item or other debit that is drawn against uncollected funds or overdrawn balances in your account. However, based upon a variety of factors which may change from time to time, we may elect to pay checks, items, or other debits drawn against uncollected funds or overdrawn balances in your account. Any such election to pay shall be in Citibank’s sole discretion and shall not relate to any other past or subsequent check, item, or other debit, nor shall it constitute a course of dealing or a waiver of Citibank’s right to decline to pay any other check, item or other debit that is drawn against uncollected funds or overdrawn balances in your account. Citibank reserves the right to charge a fee when we pay an overdraft or return an item unpaid for an overdrawn balance. A daily interest charge of the current prime rate + 3% will be applied in connection with those payments for the actual number of days there exists a negative available balance in your account. The interest rate is a variable rate and shall be assessed on the negative available balance in your account on the basis of a 365-day year.

<sup>9</sup> Checks drawn on the branch located in Delaware must be presented to that location for encashment.

If, for any reason, Citibank waives the interest charge on any payment creating or increasing a negative available balance in your account, such waiver shall not constitute a waiver of interest charges on any such payment thereafter. Each account owner is jointly or severally responsible for promptly repaying any overdrawn balances created in the account and associated interest charges, whether or not the owner participates in the transaction or benefits from its proceeds.

A service fee may also be charged when a check, ACH, item, or other debit is presented against uncollected funds or overdrawn balances. Therefore, based on various factors affecting the amount of uncollected funds and overdrawn balances in your account, your account may incur a daily interest charge and a processing fee for payments made against uncollected funds or overdrawn balances. The daily interest charge and processing fee may be offset by balances in your checking account that are eligible to receive earnings credit. Refer to the "Additional Transaction Service Charges" in your Fee Schedule.

If Citibank elects not to advance funds to pay checks, items or debits drawn against uncollected funds or overdrawn balances in your account, or if the amount of any such check, item, or debit is not fully covered by such advance, your CitiBusiness Safety Check coverage or CitiBusiness Checking Plus line of credit may be triggered to pay the check, item, or debit request. For a description of these services and any applicable fees, refer to section 4 *Overdraft Protection*.



## 6. Electronic Banking

The following terms apply to the Electronic Banking products and services offered to CitiBusiness Banking clients. Any Authorized Signer on an account may apply for these services on behalf of all Authorized Signers. Some electronic funds transfer services are subject to separate terms and conditions which are provided to you when enrolling in that specific service.

### 6.1 CitiBusiness® Online and Citibank Online for Small Business

If you are a CitiBusiness client you can enroll to access your account online using CitiBusiness® Online ([www.citibusinessonline.com](http://www.citibusinessonline.com)), or Citibank Online ([citi.com](http://citi.com)), as applicable.

CitiBusiness Online and Citibank Online allow you to view and transact upon your bank accounts using a personal computer or mobile device with Internet access. The following is a sample of the services and features available through these websites:

Service	CitiBusiness Online	Citibank Online
Account Summary	✓	✓
View Statements	✓	✓
Bill Payment	✓	✓
Transfer Funds between linked accounts	✓	✓
Wire Transfers	✓	✓
Transfer Funds using Zelle®	✗	✓
Stop Payments	✓	✓
Mobile Check Deposit	✗	✓
Remote Check Deposit	✓	✗

## 6.2 Types of Electronic Funds Transfers

### 6.2.1 CitiBusiness Banking Card

A CitiBusiness Banking Card may consist of a CitiBusiness Deposit Only, ATM, or Debit Card. Please see the below feature chart for more information.

Service	CitiBusiness Debit Card <sup>10</sup>	CitiBusiness ATM Card	CitiBusiness Deposit Only Card <sup>11</sup>
Used at Proprietary ATM	✓	✓	✓
Used at Non-Citi ATM (Network ATM)	✓	✓	✗
<b>ATM Transactions</b>			
Account Inquiries	✓	✓	✗
Transfer funds between accounts	✓	✓	✗
Make Deposits	✓	✓	✓
Cash Withdrawals	✓	✓	✗
Borrow from qualified credit account	✓	✓	✗
<b>POS Transactions/Card Purchases</b>			
PIN Based Transactions	✓	✓	✗
Signature-based Transactions	✓	✗	✗

**Authorized Users.** CitiBusiness Banking Cards are issued to individuals who are Authorized Signers for the firm’s business checking accounts. A maximum of four (4) such signers may be issued cards. You will receive your CitiBusiness Banking Card after you open a CitiBusiness checking account, Insured Money Market Account or CitiBusiness Savings account. Once you have received your CitiBusiness Banking Card, you should sign it and safeguard it. Do not lend it to anyone, for any reason.

**Your Personal Identification Number (“PIN”).** Your Personal Identification Number (“PIN”) is a secret number for your CitiBusiness Banking Card that you receive when you open your account. If you do not select your PIN at account opening, you will receive a PIN in a separate mailing. Your PIN is required for all CitiBusiness Banking Card transactions at Proprietary Citibank ATMs, Network ATMs or PIN-based POS purchase transactions. It ensures that you, and only you, can gain access to your money. You should keep your PIN confidential; no bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States; or
- Through the CitiBusiness Service Center

<sup>10</sup> Use your CitiBusiness Debit Card at Network ATMs bearing the at Interlink®, Maestro® or Cirrus® marks. To get information about the locations of participating Network ATM, call 1-877-528-0990. For information about Transaction Service Charges, refer to the Fee Schedule.

<sup>11</sup> These cards can only be requested by an Authorized Signer. You should request the return of your CitiBusiness Deposit Only Card from any employee who leaves your employment or otherwise should not have access to your accounts.

If you are unable to change your PIN, you may contact the phone number on the back of your CitiBusiness Banking Card to request a PIN mailer. The sealed mailer contains a confidential, pre-set PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call the phone number on the back of your CitiBusiness Banking Card to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys. You should also be aware that non-Citibank ATMs and overseas ATMs may limit access to a primary checking account. While some non-Citibank ATMs will offer the choice of withdrawals from either checking or savings, others may not.

### ATM Safety Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your CitiBusiness Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (“PIN”), Telephone Access Code (“TAC”) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your CitiBusiness Banking Card or keep them in your wallet or purse.
- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/operators of the ATMs.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs at the number on the back of your CitiBusiness Banking Card. For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

**Lost or Stolen CitiBusiness Banking Card.** If your CitiBusiness Banking Card is lost or stolen, it is your responsibility to notify us immediately. Call us at 1-877-528-0990, available Monday-Friday, 7 AM to 11 PM Eastern Time; Saturday-Sunday, 9 AM to 5:30 PM Eastern Time, or a Citibank Business Specialist when applicable. If you cannot telephone, write us at the following address: Citicorp Data Systems Incorporated, 100 Citibank Drive, San Antonio, TX 78245-9989.

**CitiBusiness Banking Card Renewal/Cancellation.** We will automatically send you a new card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

You may cancel your card at any time for any reason. To do so, cut it in half and dispose of it in a safe manner. You should also call the CitiBusiness Service Center to notify us of your intent to cancel your card. Please note that the card we issued to you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time.

**Cash Withdrawal.** You may obtain cash at a Proprietary Citibank ATM from your linked CitiBusiness checking, CitiBusiness IMMA, CitiBusiness Savings and Business Credit Accounts. Please note that each withdrawal and cash advance is limited by the amount available in your linked account(s). Some Network ATMs may impose other limits and location usage fees on cash withdrawals. Please remember that these limits are imposed for your protection as well as ours.

- For purposes of withdrawals from Proprietary Citibank ATMs and PIN-based POS transactions, a Business Day is any day of the week that is not a Saturday, Sunday, or bank holiday. Transactions done on non-Business Days are considered made on the following Business Day.
- For purposes of determining Business Day cash withdrawal limits, the end of Business Day is 10:30pm Eastern Time

**Deposits.** You may make deposits to your CitiBusiness checking accounts, CitiBusiness Savings, or CitiBusiness IMMA at any Proprietary Citibank ATM as described in section 5.1 *Deposits*. Deposits made in Citibank branches are posted to your accounts on the same day. Deposits made at Proprietary Citibank ATMs after 10:30PM Eastern Time (9:30 PM Central Time) are posted to your account on the following Business Day. Deposited funds may not be available for immediate withdrawal. For more information, refer to *Appendix 2 Funds Availability at Citibank*.

**Loan Payments.** You can make payments at a Proprietary Citibank ATM directly to qualifying loans linked to your CitiBusiness Banking Card for ATM access or by using the “Transfer” option to transfer funds from your CitiBusiness checking account, Savings account, or IMMA.

**Internal Transfers Between Linked Accounts.** You can transfer funds between your linked CitiBusiness checking, CitiBusiness Savings, or CitiBusiness IMMA accounts using Citibank Online, Citi Mobile, CitiBusiness Online, CitiBusiness Service Center or at a Proprietary Citibank ATM. You can also complete an internal transfer between your linked accounts at a Network ATM showing one of the network symbols shown on your CitiBusiness Banking Card.

**Transaction Records.** You can choose to receive a record detailing the transactions you perform at any Proprietary Citibank ATM or Network ATM. For deposits and payments made at these ATMs, the record is not a formal receipt for a deposit or payment; your deposits and payments are accepted subject to verification by us. ATM transactions will be reported on your monthly account statements.

**CitiBusiness Debit Card Payment Transfers.** You can use your CitiBusiness Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant websites. Payments you receive will appear on your statement as “DEBIT CARD TRANSFER CREDIT” and funds you transfer to another person will appear on your statement as “DEBIT CARD TRANSFER DEBIT.”

	Calendar Day Limit	Monthly Limit
Person-to-Person sending	\$1,000 per calendar day	\$10,000 per month
Person-to-Person receiving	\$2,500 per calendar day	\$10,000 per month
Receive from business or governmental agency	Refer to Monthly Limit.	\$50,000 per calendar month

## Point-of-Sale (“POS”) Transactions

- **“PIN Based” Transactions.** You can use your CitiBusiness Debit Card and CitiBusiness ATM Card to purchase goods or services from merchant locations in the United States accepting Interlink®, Maestro® or Cirrus® by authorizing these transactions using your PIN.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

- **“Signature-Based” Transactions.** You can also use your CitiBusiness Banking Card to purchase goods or services and/or receive cash from locations that accept MasterCard or Interlink. These transactions are those for which you do not use your PIN and either you or a merchant designates as a credit transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your CitiBusiness Banking Card are deducted from your linked CitiBusiness checking account. You agree to only use your CitiBusiness Banking Card for lawful, business-related transactions. We reserve the right to block or deny certain merchant categories when you attempt to make purchases with your Citibank Banking Card. These merchants include, but are not limited to, internet gambling sites.

**Authorizations.** When you use your CitiBusiness Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

**CitiBusiness Banking Card Transaction Limits.** Limits may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis.

We reserve the right to change limits or to suspend or discontinue operation of certain electronic fund transfers services at any time based on security or other factors. We also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

	CitiBusiness ATM Card Limit
Signature Purchase Limit	\$10,000 per Business Day
PIN Based Purchase Limit	\$10,000 per Business Day
Cash Withdrawal Limit	\$10,000 per Business Day

**Network Charges.** When you use a non-Citibank ATM, you may be charged a fee by the ATM operator and/or the network that processed the transaction. For example, if the fee is \$2, your \$100 cash withdrawal will be charged to your CitiBusiness checking account as \$102. A fee may be imposed for a balance inquiry, even if you do not make a withdrawal or complete another type of transaction. See the Fee Schedule for information regarding Citibank’s fees for using your CitiBusiness Banking Card at Network ATMs.

**Transactions Made Outside the U.S. and its Territories.** We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories.

**Currency Conversion Methods.** Transactions made in foreign currency will be converted into U.S. dollars according to the current policies of the merchant, network or card association that processes the transaction:

- Transactions processed by Citibank are converted into a U.S. dollar amount using Citibank's procedures in effect at the time the transaction is processed. Currently, the currency conversion rate used to determine the transaction amount in U.S. dollars is based on either (1) a wholesale market rate or (2) a government mandated rate in effect one day prior to the processing date. Transaction types currently processed by Citibank include ATM withdrawals made at many Proprietary Citibank ATMs outside the United States or Puerto Rico.
- Transactions processed by MasterCard® currently use a conversion rate that is either: (a) selected from a range of rates available in the wholesale currency markets on the processing date (Note: this rate may be different from the rate that MasterCard® receives), or (b) the government-mandated rate. Transaction types currently processed by MasterCard® include signature-based POS transactions and ATM withdrawals (including those at certain Proprietary Citibank ATMs). Please note that PIN-based POS transactions cannot be made at international locations. CitiBusiness Banking Cards can still be used to make signature-based POS purchases.

The currency conversion rate in effect on the processing date may differ from the rate in effect on the transaction date or the posting date.

**Errors and Problem Resolution Procedures.** If you think there has been an error in an electronic transaction, including the wrong amount of cash dispensed at a Proprietary Citibank ATM or Network ATM, an automatic deposit or a transfer that has not been credited properly, an incorrect Proprietary Citibank ATM Record or improper POS purchase receipt, contact us as soon as possible. You can call the CitiBusiness Service Center (refer to section 8 *Contact Us*) or a Citibank Business Specialist when applicable. Note: if the error concerns an ATM network transaction, be sure to contact Citibank — not the financial institution that operates the machine.

After being authenticated, our CitiBusiness Service Center representative will need to know:

- Your name and account number.
- The dollar amount of the suspected error.
- The type, time, and date of the transaction.
- A description of the error or the transaction you are unsure about, and an explanation as clearly as possible why you believe it is an error or why you need more information.

We will investigate and resolve each error or problem promptly. If you contact us by phone, we may require that you send us your complaint or question in writing within 10 Business Days.

**Unauthorized Transactions.** You have the responsibility to notify us at once if you believe your CitiBusiness Banking Card has been lost or stolen, your PIN has been discovered, or someone has made a transaction using your account without permission. In addition, if your monthly statement shows transactions you did not make, you must notify us at once. Notify us by calling the CitiBusiness Service Center at the number found in section 8 *Contact Us* or contact your Citibank Business Specialist when applicable.

### 6.2.2 Zelle®

Zelle® is available to CitiBusiness customers with an eligible business checking account and a valid email address and/or valid U.S. mobile phone number. To send money to or receive money from a small business, a consumer must be enrolled with Zelle® directly through their financial institution. You are responsible for using the correct U.S. mobile phone number or email address. You will be responsible for any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citibank Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citibank Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST. YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFERS PURCHASE PROTECTION FOR PAYMENTS MADE WITH ZELLE® — FOR EXAMPLE, IF YOU DO NOT RECEIVE THE ITEM YOU PAID FOR OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

#### Tips to keep your accounts and information safe:

- Be on the lookout for scammers who try to impersonate Citi Employees. Remember, Citi will never call and ask you to share your password, username or one-time passcode.
- Don't share personal information with someone you don't know. Be suspicious of unexpected phone calls, texts or emails that ask you for personal information such as credit card numbers or passwords. Hang up and call or chat directly with Citi customer support.
- Be suspicious of false urgency. Scammers often try to convince you that a situation is urgent and you have to act now.
- Watch out for fake Citi SMS texts. Citi may email, text or call you if we detect unusual account activity, but we will never send you an SMS text from a 10-digit phone number or SMS text from an email address.
- Be wary of requests to transfer money to yourself. Request to transfer money to yourself may actually result in money being transferred to a fraudster's account.
- Use only Citi-owned contact methods. When conducting business with Citi, use Citibank Online, CitiBusiness Online, the Citi Mobile app or reach out to customer support via the number on your account statement or on the back of your card. For more information on how to protect yourself from scammers, visit [www.citi.com/fraudprevention](http://www.citi.com/fraudprevention).



## 7. Arbitration

PLEASE READ THIS PROVISION OF THE MANUAL CAREFULLY.

**THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR DEPOSIT, BUSINESS CREDIT ACCOUNT OR BUSINESS CHECKING PLUS ACCOUNT AND THE SERVICES RELATED THERETO. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN RULES APPLICABLE IN COURT. IT ALSO INCLUDES A WAIVER OF THE RIGHT TO TRIAL BY JURY.**

**Agreement to Arbitrate Disputes.** Either you or we may elect, without the other's consent, to require that any dispute between us, or concerning your Citibank deposit account, Business Credit account, Business Checking Plus account and any related services, except those disputes specifically excluded below, be resolved by binding arbitration.

**Disputes Covered by Arbitration.** Any claim or dispute relating to or arising out of your deposit, Business Credit account, Business Checking Plus account, this Manual, or your relationship or dealings with Citibank will be subject to arbitration ("Disputes"). All Disputes are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to such account, including, without limitation, safe deposit box services, wire transfer services, and use of a CitiBusiness Banking Card. Disputes include not only claims made directly by you, but also made by anyone connected with you or claiming through you, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to us, but also our direct and indirect parents, affiliates, successors, assignees, employees, and agents and claims for which we may be directly or indirectly liable, even if we are not properly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable ground, and include claims made as counterclaims, cross-claims, third-party claims, interpleaders or otherwise. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

**Disputes Excluded from Arbitration.** Disputes filed by you or by us individually in a small claims court are not subject to arbitration, so long as the disputes remain in such court and advance only an individual claim for relief.

**Commencing an Arbitration.** The party filing an arbitration must file it with the American Arbitration Association and follow its rules and procedures for initiating and pursuing arbitration. If you initiate the arbitration, you must notify us in writing at Citibank, c/o Legal Services Intake Unit, 701 E. 60th Street, N., Mail Code 1251, Sioux Falls, SD 57117. If we initiate the arbitration, we will notify you in writing at your last known address on file. You may obtain a copy of the arbitration rules for this forum, as well as additional information about initiating an arbitration by contacting the American Arbitration Association ([www.adr.org](http://www.adr.org)) toll free (800) 778-7879.

**THE ARBITRATION SHALL BE CONDUCTED IN THE SAME CITY AS THE U.S. DISTRICT COURT CLOSEST TO YOUR PHYSICAL ADDRESS ON FILE WITH US, UNLESS THE PARTIES AGREE TO A DIFFERENT LOCATION IN WRITING.**



**Administration of Arbitration.** The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years experience or a retired or former judge, selected in accordance with the rules of the arbitration forum. The arbitrator shall follow procedures and rules of the arbitration forum in effect on the date the arbitration is filed unless those rules and procedures are inconsistent with this arbitration provision, in which case this arbitration provision will prevail. Those procedures and rules may limit the discovery available to you or us. The arbitrator will take reasonable steps to protect customer account information and other confidential information if requested to do so by you or us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award any damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration. An award in arbitration shall determine the rights and obligations between the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person, or on the resolution of any other dispute. You or we may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing; however, the arbitrator need not provide a statement of his reasons unless one is requested by you or us.

**Costs.** The party initiating the arbitration shall pay the initial filing fee. If you file the arbitration and an award is rendered in your favor, we will reimburse you for your filing fee. If there is a hearing, we will pay the fees and costs for the first day of that hearing. All other fees and costs will be allocated in accordance with the rules of the arbitration forum. However, we will advance or reimburse filing and other fees if the arbitrator rules that you cannot afford to pay them or finds other good cause for requiring us to do so, or if you ask us and we determine there is good reason for doing so. Each party shall bear the expense of their respective attorneys, experts, and witnesses and other expenses, regardless of who prevails, but a party may recover any or all cost and fees from another party if the arbitrator, applying applicable law, so determines.

**No Class Action or Joinder of Parties.** You and we agree that no class action, private attorney general or other representative claims may be pursued in arbitration, nor may such action be pursued in court if either you or we elect arbitration. Unless mutually agreed to by you and us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction); this is so whether or not the claim may have been assigned.

**Right to Resort to Provisional Remedies Preserved.** Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any dispute related to such provisional remedies.

**Arbitration Award.** The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen (15) days of notice of the award. The appeal must request a new arbitration before a panel of three (3) neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same way they are allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen (15) days have passed. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

**JURY TRIAL WAIVER: FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND WE AGREE AND UNDERSTAND THAT YOU AND WE ARE BOTH IRREVOCABLY AND VOLUNTARILY GIVING UP THE RIGHT TO TRIAL BY JURY. CLASS ACTION WAIVER: TO THE EXTENT PERMITTED BY APPLICABLE LAW, FOR ANY MATTERS NOT SUBMITTED TO ARBITRATION, YOU AND WE HEREBY AGREE THAT ANY LITIGATION ARISING OUT OF THESE RULES AND REGULATIONS, RELATING TO ANY DISPUTE BETWEEN YOU AND US OR ANY OF CITIBANK'S EMPLOYEES, OFFICERS, DIRECTORS, PARENTS, CONTROLLING PERSONS, SUBSIDIARIES, AFFILIATES, SUCCESSORS AND ASSIGNS WILL PROCEED SOLELY ON AN INDIVIDUAL BASIS AND WILL NOT PROCEED AS PART OF A CLASS ACTION, AND YOU SHALL NOT SERVE AS A CLASS REPRESENTATIVE, OR PRIVATE ATTORNEY GENERAL WITH RESPECT TO ANY SUCH LITIGATION.**

**Resolution Of Disputes.** You or we can require that any Disputes be resolved by binding arbitration. If neither you nor we decide to compel arbitration, then all claims and Disputes shall be resolved in court by a judge without a jury, as permitted by law.

**Exception for claims brought in California state court:** If a claim related to a Dispute is brought in a California state court, either you or we can elect to compel the other to have the claim resolved by general reference of the Dispute to a judicial referee under California Code of Civil Procedure Section 638, as provided below. The judicial reference or trial by a judge will take place solely on an individual basis without any joinder of multiple parties' claims or as a form of class or other representative action. A Dispute sent to judicial reference is heard by a single judicial referee, but remains in the court system subject to the same rules of procedure, discovery and evidence and appeal as any court case. The judicial referee will be an active or retired judge or attorney with more than ten (10) years of experience, chosen by mutual agreement of you and us. If you or we are unable to agree upon a referee within ten (10) calendar days after one of us serves a written notice of intent for judicial reference upon the other, then the referee will be selected by the court in accordance with California Code of Civil Procedure Section 640(b). The judicial referee, sitting alone without a jury, will decide questions of law and fact and will resolve the Dispute. This includes the applicability of this Resolution Of Disputes section and the validity of this Manual. Judicial reference will be governed by California Code of Civil Procedure Section 638 at seq. and the judicial referee will determine all issues in accordance with applicable law and the California rules of evidence. The judicial referee is empowered to provide all temporary or provisional remedies and rule on any motion that would be authorized in court proceedings, including motions for summary judgment or summary adjudication. The award that results from the decision of the referee will be entered as a judgment in the court that appointed the referee, in accordance with the provisions of California Code of Civil Procedure Section. You and we both reserve the right to seek appellate review of any judgment or order to the same extent permitted in a court of law had there been no referral.

**Governing Law.** You and we agree that our relationship includes transactions involving interstate commerce and that these arbitration provisions are governed by, and enforceable under, the Federal Arbitration Act. To the extent state law is applicable, the laws of the state governing your account relationship shall apply.

**Severability, Survival.** These arbitration and dispute resolution provisions shall survive:

- i. termination or changes to your deposit, CitiBusiness Checking Plus, CitiBusiness Safety Check or any related services we provide;
- ii. the bankruptcy of any party; and
- iii. the transfer or assignment of your deposit, CitiBusiness Checking Plus, CitiBusiness Safety Check or any related services we provide.

If any portion of this arbitration provision is deemed invalid or unenforceable, it shall not affect the validity of any other of its provisions. No provision of this arbitration provision may be amended, severed or waived absent a written agreement between you and us.

## 8. Contact Us

With our CitiBusiness Service Center, you may get account information and make transfers between certain linked accounts - including payments. To use this service, call us at 1-877-528-0990 or a Citibank Business Specialist when applicable.

When placing a call, you will need to provide your CitiBusiness Banking Number together with your ATM PIN or Telephone Access Code, which you select when you open your account or when you first use this service. Clients who are not eligible for a CitiBusiness Banking Card can still get account information via our CitiBusiness Service Center.

Under certain circumstances, the CitiBusiness Service Center will not permit you to make transfers:

- if the accounts are not linked;
- if you provide an incorrect ATM PIN or telephone access code;
- if you have attempted to transfer an amount greater than the available balance in the paying account; or

For assistance with your account information on Citibank services, please call:<sup>12</sup>

**CitiBusiness Service Center from anywhere in the U.S.** 1-877-528-0990

**Call collect from outside the U.S.** 1-210-677-0065

**For TTY:** 711 or other relay service

**Retirement Plan Services** 1-800-695-5911

**To find the most convenient Citi location** Call CitiBusiness Service Center or visit:  
<https://online.citi.com/US/ag/citibank-location-finder>

<sup>12</sup> To ensure quality service, calls are randomly monitored and may be recorded.

# Appendix 1: Definitions

When used in this Agreement:

“**Access Device**” means a card or code, or other means of identification and authentication, used to access your account. In this Manual, it means your “CitiBusiness Banking Card” including your CitiBusiness ATM Card, CitiBusiness Deposit Only ATM Card, and CitiBusiness Debit Card, or other type of device issued by Citibank along with or in lieu of your CitiBusiness Banking Card. It also includes these account access codes: your Personal Identification Number (“PIN”), your Telephone Access Code (“TAC”), one time password (“OTP”) and the User ID and password you use to access Citi Online and CitiMobile.

- “**CitiBusiness® ATM Card**” means a Citibusiness® Banking Card that may be used at ATMs and at POS merchants for PIN purchases (For more information, please refer to section 6 *Electronic Banking*).
- “**CitiBusiness® Deposit Only Card**” This card extends limited banking capability to conduct deposit only transactions at any of our Proprietary Citibank ATM locations; it may not be used at Network ATM machines.
- “**CitiBusiness® Debit Card**” means a CitiBusiness Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

“**Average Daily Collected Balance**” is calculated by adding the funds in the account that are accessible for immediate use, as determined in accordance with Citi’s Standard Funds Availability Policy (For more information, refer to *Appendix 2 Funds Availability at Citibank*) for each day of the statement cycle and then dividing that figure by the number of days in the statement cycle.

“**Available Funds/Balance**” is the total amount available in a particular CitiBusiness account for withdrawals and transfer. It does not include the transactions that are still pending and have not been posted to your CitiBusiness account.

“**Authorized Signer**” means a natural person, acting on behalf of your business, with actual or apparent authority to perform transactions on your accounts and to enter into agreements for banking services, whether by signing account signature cards, or the Business-General Deposit Resolution (or another resolution or other form of authority we provide or accept) or with delegated authority by those signing those documents, or other documents of any kind howsoever executed, such as by a CitiBusiness Online System Administrator.

“**Business Day**” means any day of the week that is not a Saturday, Sunday, or a U.S. bank holiday. Non-Business Days are considered part of the following Business Day. The end of Business Day may vary from one Citibank branch to another and is posted in each Citibank branch.

“**Business Credit Account (“BCA”)**” is a revolving line of credit that is renewed annually. Please refer to your Commercial Credit Application, Terms Letter, and the Terms and Conditions attached thereto for full Business Credit Account terms and conditions.

“**Calendar Days**” means every consecutive day on the calendar, including Saturday, Sunday, and holidays.

“**Cash Management Agreement**” refers to the Citi Business Banking Master Cash Management Agreement and the Small Business CitiBusiness® Cash Management Products Pricing Schedule, or such other document (each as amended from time to time) which we may make available to you that provides pricing information for the cash management services we may, from time to time, offer.

“**Client Customer**” refers, with respect to Managed Account Services discussed in section 2 *CitiBusiness Checking Accounts*, to your customers for whom you provide certain business services and for which you segregate from your own funds those that are held for such customers in the ordinary course of your business.

**“Fee Schedule”** refers to the Small Business CitiBusiness Standard Schedule of Fees and Charges or such other document which we may make available to you that provides pricing information for the standard bank products and services we may, from time to time, offer, as each such document may be amended from time to time. Fees and charges are subject to change from time to time. The terms and conditions applicable to products and services described in the Fee Schedule may change from time to time, and such products and services may also be terminated in which case we will provide you prior notice of such termination.

**“Manual”** refers to this *CitiBusiness Client Manual*, as well as any successor document as each may be amended from time to time.

**“Network ATM”** means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the MasterCard, Maestro or Cirrus marks.

**“Point-of-Sale” (“POS”)** means a Citibank Banking Card electronic funds transfer from your primary checking account to purchase goods and services and/or receive cash using your “CitiBusiness® Debit Card” for Signature or PIN-based EFT transactions or by using your “CitiBusiness® ATM Card” for PIN-based electronic funds transfer transactions. (For more information, please refer to section 6.2 *Types of Electronic Funds Transfers* of this Manual.)

**“Proprietary Citibank ATM”** means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

**“Transaction Service Charges”** includes, but is not limited to, checks paid, deposited items, deposit tickets, ACH debits and ACH credits on your CitiBusiness® Checking account. Please refer to your Fee Schedule.

**“We,” “us,” “our,” and “Citibank”** mean Citibank, N.A.

**“You” and “your”** refer to the business or professional entity with actual or apparent authority by your business to open a CitiBusiness account, enroll in cash management services, purchase cash management products, perform transactions, and enter into agreements for business banking services.

## Appendix 2: Funds Availability at Citibank

This section will help you determine when deposits to your CitiBusiness checking, savings and money market account(s) will be available for withdrawal. It also describes certain types of deposits that are given special availability. Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

**Determining the Date of Deposit.** The day funds become available is determined by counting Business Days from the day of your deposit. Every day is a Business Day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a Business Day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-Business Day, we will consider the next Business Day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the Business Day are considered received that day. The end of Business Day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30 PM Eastern Time (9:30 PM Central Time; 7:30 PM Pacific Time) are considered received that day.
- Deposits made using the Remote Check Deposit service before 11:00 PM Eastern Time (10:00 PM Central Time; 8:00 PM Pacific Time) are considered received that day.
- Deposits received at a lockbox facility are considered received by Citibank when the deposit is removed from the lockbox, which will be no later than the next Business Day.
- Check deposits can be made by mail. A check deposit received by mail is considered made on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

**For regular mail:**

Citibank  
Check Ops — Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245

**For overnight mail:**

Citibank  
Check Ops — Bank by Mail  
100 Citibank Drive Bldg. 3  
San Antonio, TX 78245

**Incoming Wire Transfers and Electronic Direct Deposits.** Funds are generally available on the same Business Day your deposit is received.

**Cash**

When deposited with a teller:

- Available on the same Business Day your deposit is received (available immediately)

When deposited at a Proprietary Citibank ATM:

- Available on the first Business Day after the day we receive your deposit

**Government Checks, Cashier's Checks and Other Special Types of Checks.** Funds from the following types of checks are available no later than the first Business Day after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks;
- Checks issued by a U.S. State or by the general purpose units of local governments;
- U.S. postal money orders;
- Cashier's checks, teller's checks, certified checks and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

#### **All Other Checks**

##### Total Deposit amounts up to \$100,000

Funds from all other check deposits on any one day that total \$100,000 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit. For check deposits made at a physical lockbox location in Texas or at a Proprietary Citibank ATM located in Texas, the full amount of the deposit up to \$100,000 will be available on the first Business Day after the day of deposit.

##### Large Dollar Deposits (Check deposits that total greater than \$100,000)

If the total of your check deposits on any one day is greater than \$100,000, the amount in excess of \$100,000 will be available on the third Business Day after the day of deposit. For check deposits made at a physical lockbox location in Texas or at a Proprietary Citibank ATM located in Texas, such deposits will be available on the second Business Day.

**Example:** For accounts domiciled in New York, for example, if you deposit a check (or multiple checks on any given day) that total(s) \$125,000:

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit.
- An additional \$99,775 will be available on the second Business Day.
- The remaining \$25,000 from that deposit will be available on the third Business Day.

**Special Rules for New Clients.** You are considered a new client if you have not had a CitiBusiness deposit account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply:

##### ***You will be entitled to the availability described above for:***

- Incoming wire transfers and electronic direct deposits;
- Cash;
- Government checks, Cashier's checks, and other special types of checks (as defined above);
- For all other checks, your availability will be as follows:
  - The first \$225 of your deposit will be available on the first business day after the day of deposit.
  - The remaining funds from these checks will be available on the fourth business day after the day of deposit.

**Longer Delays May Apply.** We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:

- Doubt of collectability — If we have any reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- Emergency situations — If we are unable to conduct business due to interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.



**Collection Items.** We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Fee Schedule.

**Holds on Other Funds.** If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

**Our Right of Chargeback.** The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

**Changes to Our Policy.** We will notify you of any change(s) to our funds availability policies as required by applicable law.



## Appendix 3: ERISA Section 408(b)(2) Disclosure Document

If you have a retirement plan subject to the Employee Retirement Income Security Act of 1974 (“ERISA”), by opening your account, your signature on the Business Deposit Account Application and other account opening documents constitutes your acknowledgement that you reviewed the below CitiBusiness ERISA Section 408(b)(2) Disclosure Document made available to you reasonably in advance of your deciding to open your account and that after your review, you made an independent decision that the fees and other compensation are reasonable for the services being provided by Citibank. Your signature further acknowledges that you consent to Citibank updating or changing the Disclosure Document by posting updated documents and/or notices at <http://citi.com/investorinfo/advisoryprivacy/408b2disclosures.html> and that it is your responsibility to check the website periodically for such updates.

### ERISA Section 408(b)(2) Disclosure Document CitiBusiness Accounts Introduction

This disclosure document (“Disclosure Document”) provides an overview of the fees and other compensation charged for or otherwise related to the services provided by Citibank, N.A. (“Citibank”), or other Citigroup Inc. businesses (collectively “Citi”), with respect to certain employee benefit plans that have opened a CitiBusiness Account at Citi (“Account”). This document is intended to include the information required by the Department of Labor regulation under Section 408(b)(2) of the Employee Retirement Income Security Act of 1974, as amended (“ERISA”), which is commonly known as the service provider fee disclosure rules (referred to herein as the “408(b)(2) Regulation”). You may access the full text of the Department of Labor’s final 408(b)(2) Regulation at <https://www.gpo.gov/fdsys/pkg/FR-2012-02-03/pdf/2012-2262.pdf>. This Disclosure Document should be read in conjunction with the Manual, the Fee Schedule and other account-related documents (referred to collectively as “Client Documents”).

The following information reflects our current arrangements for services that may be provided to or offered to your plan in connection with its Account at Citi. Your plan may also receive services from other Citi affiliated and non-affiliated service providers, such as a third-party administrator. To the extent that your plan receives services from Citi that are outside of the scope of the services covered by this Disclosure Document, please refer to the disclosure documents specifically relating to those services. For services and related fees and expenses associated with services provided by parties that are not affiliated with Citi, please refer to the disclosure documents provided by that service provider or contact them directly.

**Explanation of Services:** Citi provides a variety of business banking account options, including interest bearing and non-interest-bearing demand deposit checking accounts, savings accounts, insured money market accounts (IMMA) and certificates of deposit accounts. These services may include certain sub-services that are not specifically stated. With respect to your Account, Citi does not provide FATCA services. For more information regarding the services that Citi makes available, please review your Client Documents.

**Explanation of Status/Capacity:** In providing services contemplated under the Client Documents, Citi operates solely in the capacity of a depository institution and is not acting as a fiduciary to your plan.

### Explanation of Types of Compensation

Direct Compensation means payments made directly by the plan for services rendered to the plan. Direct compensation disclosed in this Disclosure Document are dollar amounts earned and retained by Citi on a cash basis. Indirect Compensation means compensation received from sources other than directly from the plan or plan sponsor in connection with the services provided to the plan. In certain circumstances, the payment of indirect compensation to Citi may depend on several factors, including the elapsed time during which deposits are held at Citi.

**Indirect Compensation Paid from Sources Other than the Plan:** Benefits from Bank Deposits: Citi obtains financial benefits attributable to the Account’s cash balances invested in Citi deposits. This is because Citi may invest these cash balances or use them to fund certain of its business activities, whereby Citi keeps the difference between any interest paid to the Account and other costs incurred by it with respect to these cash balances and the interest or other income earned on its loans, investments and other assets obtained with the use of these cash balances.

**Direct Compensation: Non.** All fees and charges are waived for your Account.

**Termination Fee: None.** Additional disclosures regarding compensation that may be received by Citi or related parties. Citi or a related party may receive other forms of compensation not described above. Generally, these payments are not attributable to any individual account or client.

**Marketing Support, Conferences, Sales Meetings and Similar Activities:** Citi may receive marketing and training support payments, conference subsidies, and other types of financial and non-financial compensation and incentives from mutual fund companies, insurance and annuity companies and other investment product distributors, investment advisors, broker-dealers, and other vendors to support the sale of their products and services to Citi clients. These payments may include reimbursement for Citi's participation in sales meetings, seminars and conferences held in the normal course of business. These payments may also include reimbursements for costs and expenses incurred by Citi in sponsoring conferences, meetings and similar activities. These payments are received by Citi in connection with all its accounts and are not dependent on or related to the amount of assets invested in your Account. Because they are based on all of Citi's accounts, they cannot reasonably be allocated to any account. The providers independently decide what they will spend on these types of activities and do not share this information with Citi subject to regulatory guidelines and Citi policies. The amount of any expense reimbursement or payment to Citi is dependent on which activities Citi participates in or sponsors the amount of that participation and other factors and is determined by the provider.

**Receipt of Gifts, Gratuities and Nonmonetary Compensation to Citi:** From time to time, third-party vendors (such as investment product distributors and providers, mutual fund companies, investment advisors, insurance and annuity companies, broker-dealers, wholesalers, etc.) may provide Citi with non-monetary gifts and gratuities, such as promotional items (i.e., coffee mugs, calendars, or gift baskets), meals, entertainment and access to certain industry related conferences or other events (collectively, "gifts").

Citi has implemented policies and procedures to help ensure compliance with all applicable laws and regulations (including the U.S. Bank Bribery Act and the U.S. Foreign Corrupt Practices Act). These are intended to ensure that Citi and its employees worldwide avoid actual or perceived conflicts of interest when giving or receiving gifts and entertainment from relevant parties.

The policies and procedures limit the maximum value that may generally be received by any individual to (i) \$100.00 in any calendar year for a gift, and (ii) \$250.00 for meals and entertainment (sporting events, theater, or other comparable entertainment), in each case (subject to preapproval), per vendor, per day, and an aggregate maximum of \$1,000.00 per calendar year per vendor. The foregoing must be appropriate, customary, and reasonable and clearly not meant to influence Citi business or serve as a "quid pro quo" for it to be accepted by Citi. To the extent any gift, gratuity or non-monetary compensation is paid to or received by Citi, we believe it is insubstantial with respect to any particular account or client.

**Referral/Solicitor Fees:** If your account was referred to us by a third party, please refer to the applicable disclosure letter/ document provided to you at the time of the referral for information regarding any fees that may have been paid by Citi to the referring party.

The foregoing are the services, transactions and fees that may be offered to plan clients. Certain services or transactions referenced or discussed herein or otherwise provided with respect to your Account may not require an ERISA prohibited transaction exemption or may be covered by an exemption other than Section 408(b)(2) of ERISA and as such, are not covered by this Disclosure Document. You should refer to your Client Documents (or disclosure document provided by Citi or other service provider) for information on any fee not specifically referenced herein that could be charged to your Account.

If you have any questions concerning this 408(b)(2) Disclosure Document or the information provided to you concerning our Account services and compensation, or need a copy of the Client Documents, please contact your Citibank representative.

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Maestro is a registered trademark of MasterCard International Incorporated and affiliates. Cirrus is a registered trademark of Cirrus System, LLC, formerly known as Cirrus System, Inc.

MoneyPass is a registered trademark of Fiserv, Inc.

Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license.

Item US53055-All (Rev. 11/2024)

# Amendments to the CitiBusiness® Client Manual, U.S. Markets, November 14, 2024 Edition



Please read and keep this notice with your important account records.

Last Updated 02/18/2025

## **EFFECTIVE DATE: IMMEDIATELY**

### **AMENDMENT: EFFECTIVE IMMEDIATELY, THE FOLLOWING CHANGE IS MADE TO THE *CITIBUSINESS CLIENT MANUAL, U.S. MARKETS*:**

**Effective Immediately**, the product description for “Deposit Administrator Account” in section 2.3 *Managed account Services* has been deleted in its entirety and replaced with the following:

A product intended for businesses that utilize transaction and cash management services while allowing for the segregation of funds owned by various Client Customers or allocated to internal divisions within your business. The Control Account is designated as a non-interest-bearing checking account.

## **EFFECTIVE DATE: DECEMBER 10, 2024**

### **AMENDMENT: EFFECTIVE DECEMBER 10, 2024, THE FOLLOWING CHANGE IS MADE TO THE *CITIBUSINESS CLIENT MANUAL*:**

The second sentence within the section titled “Authorized Users” within section 6.2.1 *CitiBusiness Banking Card* has been revised to now state “Each Authorized Signer may be issued a card” as shown below:

**Authorized Users.** CitiBusiness Banking Cards are issued to individuals who are Authorized Signers for the firm’s business checking accounts. Each Authorized Signer may be issued a card. You will receive your CitiBusiness Banking Card after you open a CitiBusiness Checking account, Insured Money Market Account or CitiBusiness Savings account. Once you have received your CitiBusiness Banking Card, you should safeguard it. Do not lend it to anyone, for any reason.

**All other terms and conditions of the *CitiBusiness Client Manual, U.S. Markets* remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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**CITIBANK, N.A.**  
**California**

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>	Non Tiered	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>18 Month CD</b>	2.85%	2.81%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

\* Rates on these products may change after your account is opened.

\*\* A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The Annual Percentage Yield and Interest Rates are subject to change at any time prior to account opening.

(1) As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

- Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and Annual Percentage Yields, please call 1-877-528-0990. Fees could reduce earnings.
- Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.
- For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.



**CITIBANK, N.A.**  
**Connecticut**

**Interest Rate Sheet for CitiBusiness® Products**

Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
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	\$100,000 - \$249,999	0.10%	0.10%
	\$250,000 +	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

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<b>7 Day CD</b>	0.02%	0.02%
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**CITIBANK, N.A.**  
**Delaware**

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Effective 3/4/25 through 3/10/25

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**CITIBANK, N.A.**  
**Florida**

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

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**CITIBANK, N.A.**  
**Illinois**

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

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<b>9 Month CD</b>	3.00%	2.96%
<b>1 Year CD</b>	3.00%	2.96%
<b>18 Month CD</b>	2.85%	2.81%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

\* Rates on these products may change after your account is opened.

\*\* A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The Annual Percentage Yield and Interest Rates are subject to change at any time prior to account opening.

(1) As of March 17, 2015, the rate paid financial sector entities on CitiBusiness IMMA deposits will be negotiated individually. Such depositors should contact their banker for details.

- Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and Annual Percentage Yields, please call 1-877-528-0990. Fees could reduce earnings.
- Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.
- For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.



**CITIBANK, N.A.**  
**Massachusetts**

**Interest Rate Sheet for CitiBusiness® Products**

Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>			
	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>			
	\$0 - \$99,999	0.10%	0.10%
	\$100,000 - \$249,999	0.10%	0.10%
	\$250,000 +	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>			
	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

\* Rates on these products may change after your account is opened.

\*\* A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The Annual Percentage Yield and Interest Rates are subject to change at any time prior to account opening.

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- For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.



**CITIBANK, N.A.**  
**Mid Atlantic**

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>	Non Tiered	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
7 Day CD	0.02%	0.02%
14 Day CD	0.02%	0.02%
1 Month CD	0.02%	0.02%
2 Month CD	0.02%	0.02%
3 Month CD	3.00%	2.96%
6 Month CD	3.25%	3.20%
1 Year CD	3.00%	2.96%
2 Year CD	2.00%	1.98%
3 Year CD	2.00%	1.98%
4 Year CD	2.00%	1.98%
5 Year CD	2.00%	1.98%

\* Rates on these products may change after your account is opened.

\*\* A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The Annual Percentage Yield and Interest Rates are subject to change at any time prior to account opening.

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**CITIBANK, N.A.**  
Nevada

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>	Non Tiered	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>18 Month CD</b>	2.85%	2.81%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

\* Rates on these products may change after your account is opened.

\*\* A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The Annual Percentage Yield and Interest Rates are subject to change at any time prior to account opening.

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**CITIBANK, N.A.**  
New Jersey

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>	\$0 - \$99,999	0.10%	0.10%
	\$100,000 - \$249,000	0.10%	0.10%
	\$250,000 +	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

\* Rates on these products may change after your account is opened.

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**CITIBANK, N.A.**  
**NY Metro**

(including New York City, Nassau, Suffolk, Westchester and Rockland Counties)

**Interest Rate Sheet for CitiBusiness® Products**

Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>			
	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>			
	\$0 - \$99,999	0.10%	0.10%
	\$100,000 - \$249,999	0.10%	0.10%
	\$250,000 +	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>			
	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

\* Rates on these products may change after your account is opened.

\*\* A fee will be imposed for early withdrawal. The Annual Percentage Yield assumes interest remains on deposit until maturity. A withdrawal will reduce earnings. The Annual Percentage Yield and Interest Rates are subject to change at any time prior to account opening.

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- Additional account information is contained in our Account Opening Documentation, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.
- For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.
- See separate interest rate sheet for information about the CitiBusiness® Variable Term CD.



**CITIBANK, N.A.**  
**Pennsylvania**

**Interest Rate Sheet for CitiBusiness® Products**

Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>	\$0 - \$99,999	0.10%	0.10%
	\$100,000 - \$249,999	0.10%	0.10%
	\$250,000 +	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
<b>4 Year CD</b>	2.00%	1.98%
<b>5 Year CD</b>	2.00%	1.98%

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**CITIBANK, N.A.**  
**Texas**

**Interest Rate Sheet for CitiBusiness® Products**  
Effective 3/4/25 through 3/10/25

<b>Variable Rate Products *</b>			
<b>Account Type</b>	<b>Deposit to Earn Yield</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>CitiBusiness Interest Checking</b>	\$0	0.01%	0.01%
<b>CitiBusiness Savings</b>	Non Tiered	0.25%	0.25%
<b>CitiBusiness IMMA <sup>(1)</sup></b>	\$0 - \$24,999	0.10%	0.10%
	\$25,000 - \$49,999	0.10%	0.10%
	\$50,000 - \$99,999	0.10%	0.10%
	\$100,000 - \$499,999	0.10%	0.10%
	\$500,000 - \$999,999	0.25%	0.25%
	\$1,000,000 - \$9,999,999	0.25%	0.25%
	\$10,000,000 +	0.25%	0.25%

<b>Certificate of Deposit Products **</b>		
<b>Term</b>	<b>Annual Percentage Yield</b>	<b>Interest Rate</b>
<b>7 Day CD</b>	0.02%	0.02%
<b>14 Day CD</b>	0.02%	0.02%
<b>1 Month CD</b>	0.02%	0.02%
<b>2 Month CD</b>	0.02%	0.02%
<b>3 Month CD</b>	3.00%	2.96%
<b>6 Month CD</b>	3.25%	3.20%
<b>1 Year CD</b>	3.00%	2.96%
<b>18 Month CD</b>	2.85%	2.81%
<b>2 Year CD</b>	2.00%	1.98%
<b>3 Year CD</b>	2.00%	1.98%
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- For the Hearing and Speech Impaired Only Call our Text Telephone: 1-800-945-0258.
- See separate interest rate sheet for information about the CitiBusiness® Variable Term CD.





## Important Changes to your Fee Schedules

Please read and keep this notice with your important account records.

### EFFECTIVE November 1, 2024

Beginning November 1, 2024, the Deposit Assessment Fee (DAF) that is assessed on the Average Daily Collected Balance in your Earnings Credit eligible checking accounts will be increasing from 0.175% to 0.200%. The CitiBusiness Standard Schedule of Fees and Charges will be updated as follows:

### CitiBusiness® Standard Schedule of Fees and Charges

Account	Average Daily Collected Balance <sup>1</sup>	Current Pricing	Future Pricing
CitiBusiness® Checking	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>
<b>Deposit Administrator Accounts<sup>3</sup></b>			
Control Accounts	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>

<sup>1</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.

<sup>2</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.

<sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Please review the chart above which provides a summary of the fee impacted. If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$22.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$22.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of California or Nevada as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.40	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## California and Nevada

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

#### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

#### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

#### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

#### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes



## Important Changes to your Fee Schedules

Please read and keep this notice with your important account records.

### EFFECTIVE November 1, 2024

Beginning November 1, 2024, the Deposit Assessment Fee (DAF) that is assessed on the Average Daily Collected Balance in your Earnings Credit eligible checking accounts will be increasing from 0.175% to 0.200%. The CitiBusiness Standard Schedule of Fees and Charges will be updated as follows:

### CitiBusiness® Standard Schedule of Fees and Charges

Account	Average Daily Collected Balance <sup>1</sup>	Current Pricing	Future Pricing
CitiBusiness® Checking	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>
<b>Deposit Administrator Accounts<sup>3</sup></b>			
Control Accounts	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>

<sup>1</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.

<sup>2</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.

<sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Please review the chart above which provides a summary of the fee impacted. If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Connecticut or New Jersey as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None



# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00



# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.20
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.30 <sup>6</sup>
Currency Purchase (per \$100)	\$0.30
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Connecticut and New Jersey

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

#### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

#### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

#### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

#### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes



## Important Changes to your Fee Schedules

Please read and keep this notice with your important account records.

### EFFECTIVE November 1, 2024

Beginning November 1, 2024, the Deposit Assessment Fee (DAF) that is assessed on the Average Daily Collected Balance in your Earnings Credit eligible checking accounts will be increasing from 0.175% to 0.200%. The CitiBusiness Standard Schedule of Fees and Charges will be updated as follows:

### CitiBusiness® Standard Schedule of Fees and Charges

Account	Average Daily Collected Balance <sup>1</sup>	Current Pricing	Future Pricing
CitiBusiness® Checking	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>
<b>Deposit Administrator Accounts<sup>3</sup></b>			
Control Accounts	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>

<sup>1</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.

<sup>2</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.

<sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Please review the chart above which provides a summary of the fee impacted. If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Florida as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
<b>Temporary Safekeeping</b>	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.25 <sup>6</sup>
Currency Purchase (per \$100)	\$0.25
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Florida

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

#### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

#### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

#### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

#### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes





## Important Changes to your Fee Schedules

Please read and keep this notice with your important account records.

### EFFECTIVE November 1, 2024

Beginning November 1, 2024, the Deposit Assessment Fee (DAF) that is assessed on the Average Daily Collected Balance in your Earnings Credit eligible checking accounts will be increasing from 0.175% to 0.200%. The CitiBusiness Standard Schedule of Fees and Charges will be updated as follows:

### CitiBusiness® Standard Schedule of Fees and Charges

Account	Average Daily Collected Balance <sup>1</sup>	Current Pricing	Future Pricing
CitiBusiness® Checking	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>
<b>Deposit Administrator Accounts<sup>3</sup></b>			
Control Accounts	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>

<sup>1</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.

<sup>2</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.

<sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Please review the chart above which provides a summary of the fee impacted. If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Illinois

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Illinois as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Illinois

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Illinois

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.10
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### Illinois

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

#### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

##### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

##### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

##### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

##### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes



## Important Changes to your Fee Schedules

Please read and keep this notice with your important account records.

### EFFECTIVE November 1, 2024

Beginning November 1, 2024, the Deposit Assessment Fee (DAF) that is assessed on the Average Daily Collected Balance in your Earnings Credit eligible checking accounts will be increasing from 0.175% to 0.200%. The CitiBusiness Standard Schedule of Fees and Charges will be updated as follows:

### CitiBusiness® Standard Schedule of Fees and Charges

Account	Average Daily Collected Balance <sup>1</sup>	Current Pricing	Future Pricing
CitiBusiness® Checking	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>
<b>Deposit Administrator Accounts<sup>3</sup></b>			
Control Accounts	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>

<sup>1</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.

<sup>2</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.

<sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Please review the chart above which provides a summary of the fee impacted. If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$25.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Funds of Maryland, Virginia, Washington D.C. or the Maryland Affordable Housing Trust Association as applicable.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
Temporary Safekeeping	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00



# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime + 3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.12
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.17 <sup>6</sup>
Currency Purchase (per \$100)	\$0.17
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.



# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## Maryland, Virginia, Washington D.C.

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

#### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

#### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

#### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

#### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes



## Important Changes to your Fee Schedules

Please read and keep this notice with your important account records.

### EFFECTIVE November 1, 2024

Beginning November 1, 2024, the Deposit Assessment Fee (DAF) that is assessed on the Average Daily Collected Balance in your Earnings Credit eligible checking accounts will be increasing from 0.175% to 0.200%. The CitiBusiness Standard Schedule of Fees and Charges will be updated as follows:

### CitiBusiness® Standard Schedule of Fees and Charges

Account	Average Daily Collected Balance <sup>1</sup>	Current Pricing	Future Pricing
CitiBusiness® Checking	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>
<b>Deposit Administrator Accounts<sup>3</sup></b>			
Control Accounts	All balance levels	\$0.175 per \$100 annually <sup>2</sup>	\$0.200 per \$100 annually <sup>2</sup>

<sup>1</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.

<sup>2</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.

<sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Please review the chart above which provides a summary of the fee impacted. If you have any questions, please reach out to a Citibank CitiBusiness Specialist or the CitiBusiness Customer Center at 1-877-528-0990 (Monday through Friday 7:00 AM - 11:00 PM Eastern Time, and Saturday 9:00 AM - 5:30 PM Eastern Time. For TTY: We accept 711 or other Relay Service.

**All other terms and conditions of the CitiBusiness Client Manual, U.S. Markets remain in full force and effect. Terms, conditions and fees for accounts, products, programs and services are subject to change.**

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# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Monthly Maintenance Charges

Checking	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Checking	All balance levels	\$24.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
CitiBusiness® Interest Checking <sup>2</sup>	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
CitiBusiness® Streamlined Checking	\$0 – \$4,999	\$15.00
	\$5,000 or more	None
CitiBusiness® Flexible Checking	\$0 – \$9,999	\$30.00
	\$10,000 or more	None
Deposit Administrator Accounts <sup>3</sup>		
Control Accounts	All balance levels	\$25.00
	All balance levels	\$0.175 per \$100 annually <sup>1</sup>
Client Accounts	All balance levels	\$10.00
CitiBusiness® IOLTA <sup>4</sup>	All balance levels	None
Savings	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Insured Money Market Account (IMMA)	\$0 – \$4,999	\$10.00
	\$5,000 or more	None
CitiBusiness® Savings	\$0 – \$499	\$10.00
	\$500 or more	None
Online Services	Average Daily Collected Balance <sup>7</sup>	Charges
Online Banking (basic service) <sup>5</sup>	All balance levels	None
CitiBusiness® Online Cash Manager Suite of Services <sup>6</sup>	All balance levels	\$150.00

### Document Footnotes

- <sup>1</sup> A Deposit Assessment Fee applies to and is calculated on the Average Daily Collected Balance for your CitiBusiness Checking and Deposit Administrator Control Accounts each month as shown on your statement.
- <sup>2</sup> Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.
- <sup>3</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.
- <sup>4</sup> All fees and charges are initially applied against any interest earned. Any interest earned in excess of the fees and charges is remitted to the IOLTA Fund of New York State.
- <sup>5</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.
- <sup>6</sup> This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees for other cash management services available through CitiBusiness Online are disclosed upon execution of the agreements for each service.
- <sup>7</sup> As shown on your monthly statement and based on the average of each day's end of day account balance.
- <sup>8</sup> Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers.

### CitiBusiness Programs

CitiBusiness Programs	Average Daily Collected Balance <sup>7</sup>	Charges
CitiBusiness® Preferred Banking <sup>8</sup>	\$0 – \$14,999.99	\$40.00
	\$15,000 or more	None
CitiBusiness® Preferred Banking Plus <sup>8</sup>	\$0 – \$49,999.99	\$95.00
	\$50,000 or more	None

# Small Business

## CitiBusiness® Standard Schedule of Fees and Charges



### New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

#### Basic Transaction Service Charges<sup>2</sup>

Type of Account	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Checking	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17
CitiBusiness Interest Checking	25 or less	Waived	Waived	Waived	Waived	Waived
	More than 25	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Streamlined Checking	250 or less	Waived	Waived	Waived	Waived	Waived
	250 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Flexible Checking	500 or less	Waived	Waived	Waived	Waived	Waived
	500 or more	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Savings	All	N/A	None	None	None	None
CitiBusiness IOLTA	All	None	None	None	None	None
CitiBusiness IMMA	All	\$0.21	\$0.75	\$0.18	None	None
Deposit Administrator Account <sup>1</sup>	All	\$0.21	\$1.10	\$0.20	\$0.17	\$0.17

#### Document Footnotes

<sup>1</sup> Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

<sup>2</sup> All charges are per item.

#### CitiBusiness Program Transaction Service Charges<sup>2</sup>

Program	Monthly Basic Transactions	Checks Paid	Deposit Tickets	Deposited Items	ACH Debits	ACH Credits
CitiBusiness Preferred Banking	500 or less	Waived	Waived	Waived	Waived	Waived
	More than 500	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45
CitiBusiness Preferred Banking Plus	750 or less	Waived	Waived	Waived	Waived	Waived
	More than 750	\$0.45	\$0.45	\$0.45	\$0.45	\$0.45

#### Special Services Fees

Special Services	Fee
Legal Process Compliance (per item)	\$125.00
<b>Temporary Safekeeping</b>	
First 15 days	\$0.00
Each additional month or portion of month	\$10.00

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### Additional Transaction Service Charges

	Charges
Audit Confirmation	\$50.00 <sup>1</sup>
Checks/items incoming for payment against uncollected/insufficient funds*	\$35.00
Negative available balance usage	Prime +3% <sup>2</sup>
Deposited check returned unpaid	\$12.00
Stop payment request	\$35.00
Stop payment request when executed Online <sup>3</sup>	\$15.00
Incoming Wire Transfer <sup>4</sup>	\$15.00
Domestic Outgoing Wire Transfer <sup>5</sup>	\$55.00
Domestic Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$17.00
International Outgoing Wire Transfer <sup>5</sup>	\$65.00
International Outgoing Wire Transfer when executed Online <sup>3,5</sup>	\$27.00
Deposit Account Control Agreement (DACA) Wire	\$55.00
Wire Confirmation (Email/Fax)	\$5.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	\$5.00
Duplicate or interim statement	\$7.50
Coins (supplied, per roll)	\$0.25
Coins (loose, per \$100)	\$5.00
Currency Deposit (per \$100)	\$0.35 <sup>6</sup>
Currency Purchase (per \$100)	\$0.35
Official Check	\$10.00
Money Orders	\$5.00
Bond/Coupon Redemption or Return (per item)	\$10.00
Clerical Research (per hour)	\$40.00
Domestic Check Collection (per item)	\$25.00
Foreign Check Collection (per item)	\$45.00
Consular Letter or Verification Letter	\$25.00
Foreign Currency Exchange	\$5.00

	Charges
Foreign Currency Exchange — Redemptions <\$100	\$10.00
Foreign Currency Exchange — Standard Overnight Delivery	\$10.00
Foreign Currency Exchange — Priority Overnight Delivery	\$15.00
Foreign Currency Exchange — Saturday Delivery	\$20.00
Non Customer On Us Check Cashed	\$7.00
Business Safety Check transfer	\$10.00
Counter Check	\$5.00
Duplicate Advices	\$5.00
Check Faxing	\$2.00
Deposit Account Control Agreement Implementation	\$1,100.00
Deposit Account Control Agreement Legal Fee	\$1,250.00
Deposit Account Control Agreement Monthly Maintenance	\$300.00
Manually Processed Wire (MPP)	\$300.00

\*For all CitiBusiness accounts as applicable.

<sup>1</sup> Up to \$500.00 per client per calendar year.

<sup>2</sup> The interest rate is a fluctuating rate per annum equal to three percent (3%) in excess of the prime rate of interest as published in the Wall Street Journal from time to time. Interest charges shall be assessed on negative available balances outstanding from time to time and shall be computed for the actual number of days there exists a negative available balance in your account on the basis of a 365-day year. Any discretionary waiver by the bank of interest charges on any payment creating or increasing a negative available balance shall not constitute a waiver of interest charges on any such payment thereafter.

<sup>3</sup> Applicable online platforms are CitiBusiness Online and Citibank Online for Small Business.

<sup>4</sup> Additional fees may be charged by other institutions.

<sup>5</sup> Additional fees may be incurred for mail or federal wire service.

<sup>6</sup> CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts: No fee for the first \$5,000 in monthly currency deposits. CitiBusiness Streamlined Checking: No fee for the first \$10,000 in monthly currency deposits. CitiBusiness Flexible Checking: No fee for the first \$20,000 in monthly currency deposits. CitiBusiness Preferred Banking and CitiBusiness Preferred Plus Banking Enrollees: No fee for the first \$20,000 in monthly currency deposits.

# Small Business CitiBusiness® Standard Schedule of Fees and Charges



## New York

We reserve the right to change our services, fees, charges, balance requirements and earnings credit. All accounts and services are subject to approval.

### CitiBusiness Earnings Credit, Fees and Charges

Earnings Credit can be generated by the eligible balances in a CitiBusiness checking account (“Eligible Account”). Earnings Credit is variable at Citibank’s discretion and can be used to offset Monthly Maintenance Charges, Transaction Service Charges and cash management and other banking services fees on Eligible Accounts as well as these other accounts linked to Eligible Accounts (“Designated Accounts”):

- CitiBusiness Interest Checking
- CitiBusiness IMMA
- CitiBusiness Savings

Your Earnings Credit is calculated each month if the combined monthly Average Daily Collected Balance in your linked Eligible Accounts equals \$5,000 or more (“Eligible Balance”). A variable earnings credit rate based upon the 90-day U.S. Treasury Bill, applied to 100% of the account’s eligible balance, determines your Earnings Credit for that month.

Earnings Credit cannot be carried over from month-to-month and cannot be used for any purpose other than the reduction of the designated charges for that month. CitiBusiness Streamlined Checking, CitiBusiness Flexible Checking, CitiBusiness IOLTA, CitiEscrow Accounts and Security Deposit Account are not eligible to generate or participate in benefits of Earnings Credit. Eligible balances may be tiered and higher balances may earn higher Earnings Credit rates. For Earnings Credit information, call us at 1-877-528-0990. For TTY: We accept 711 or other Relay Service.

### Specialized Services Designed to Help Your Organization

Citibank understands the financial needs of business and professional practices. We offer many specialized services designed to help your organization. Ask your Business Specialist for information on these and other services.

#### Specialized Checking Accounts

- CitiEscrow
- Deposit Administrator Account
- Security Deposit Account

#### Online Banking

- Citibank Online for Small Business
- CitiBusiness® Online

#### CitiBusiness® Credit Services

- Checking Plus®
- Credit Lines
- Installment Loans
- Owner-Occupied Mortgages
- SBA Loans
- Letters of Credit and Bankers’ Acceptances

#### Other Services

- Cash Management Services
- Consumer Accounts
- Safe Deposit Boxes

## CitiBusiness® Cash Management Products Pricing Schedule

Citibank can help you manage your financial objectives through effective cash management solutions that alleviate some of your time-consuming financial tasks and let you concentrate on what you know best — your products, services and, most importantly, your customers.

### Account Reconciliation Process

Service	Fee
Positive Pay CitiBusiness Online Module	No Charge
Positive Pay Maintenance <sup>1</sup>	\$22.00 monthly per account
Positive Pay Items	\$0.03 per item
Payee Positive Pay Maintenance <sup>1</sup>	\$30.00 monthly per account
Payee Positive Pay Items	\$0.05 per item
Positive Pay Stand Alone Maintenance	\$55.00 monthly per account
Positive Pay Stand Alone Item	\$0.04 per item
Payee Positive Pay Stand Alone Maintenance	\$50.00 monthly per account
Payee Positive Pay Stand Alone Item	\$0.05 per item
Deposit Reconciliation Maintenance	\$70.00 monthly per account
Deposit Reconciliation Items	\$0.10 per item
Full Reconciliation Maintenance	\$90.00 monthly per account
Full Reconciliation Items	\$0.085 per item
Partial Reconciliation Maintenance	\$65.00 monthly per account
Partial Reconciliation Items	\$0.07 per item
CD-ROM Maintenance	\$30.00 monthly per CD
CD-ROM Imaging — Items	\$0.05 per item
Duplicate Reconciliation Reports	\$20.00 per report
Duplicate CD ROM	\$25.00 monthly per CD
Issue File Translation Software	\$180.00 yearly per license

## Automated Clearing House (ACH Origination)

Service	Fee
ACH Positive Pay Maintenance (1st acct.)	\$50.00 monthly per account
ACH Positive Pay Maintenance (2+ accts.)	\$5.00 monthly per account
ACH Pos Pay Decisioned Item	\$2.00 per item
ACH — CitiBusiness Online Web Module	\$20.00 monthly per account
ACH Detail Reports	\$20.00 monthly per account
ACH Profile Maintenance	\$27.00 monthly per account
ACH Originated Item	\$0.21 per item
ACH Returned Item	\$6.00 per item
ACH Return Item-Unauthorized	\$4.50 per item
Addenda Records Originated	\$0.045 per item
EDI Reporting Service	\$90.00 monthly per account
Item Reversals	\$23.00 per item
ACH Batch Processing (Online)	\$12.00 per batch
Batch Processing Charge — Vendor	\$26.00 per batch
File Processed Fee	\$27.00 monthly per account
Electronic Return File	\$26.00 per file
Delete or Reverse ACH Batch	\$38.00 per batch
Item Deletions	\$27.00 per item
UPIC® Implementation (one time setup fee)	\$40.00 per account
UPIC Service	\$25.00 monthly per account
ACH Debit Block (1st account)	\$23.00 monthly per account
ACH Debit Block (2nd to 5th account)	\$15.00 monthly per account
ACH Debit Block (6 or more accounts)	\$10.00 monthly per account
ACH Debit Filter (1st account)	\$6.00 monthly per account
ACH Debit Filter (2 or more accounts)	\$3.50 monthly per account



## Controlled Disbursement

Service	Fee
Monthly Maintenance Fee	\$140.00 monthly per account
Checks Paid	\$0.21 per item
Check Image Capture	\$0.06 per item
Full Account Reconciliation Maintenance	\$90.00 monthly per account
Full Account Reconciliation Items	\$0.09 per item
Partial Account Reconciliation Maintenance	\$70.00 monthly per account
Partial Account Reconciliation Items	\$0.07 per item
Basic Account Reconciliation Maintenance	\$60.00 monthly per account
Match Paid Maintenance	\$60.00 monthly per account
Payee Name Authentication Maintenance	\$75.00 monthly per account
Match Paid Transmit Issue File	\$12.50 per transmission
Legitimate Paid W/O Issuance	\$12.00 per item
Legitimate Payee Name Item	\$15.00 per item
Unauthorized/Unsigned Item	\$15.00 per item
CD-ROM Statement	\$30.00 monthly per account
CD-ROM Paid Checks Image Maintenance	\$30.00 monthly per account
Duplicate CD-ROM Delivery	\$30.00 per CD
Disbursement Data Transmit/File	\$15.00 per transmission
Disbursement Data Transmit/Item	\$0.01 per item
Reverse Match Pay Maintenance	\$250.00 monthly per account
Reverse Match Pay Set-up Fee	\$250.00 per account
Returned Item	\$12.00 per item

## CitiBusiness® Online

Service	Fee
Cash Manager Suite	\$150.00 per month
Batch Book Transfer Upload	\$10.00 per import

## CitiBusiness Automated BAI2 Transmission

Service	Fee
File Transmission Prior Day	\$275.00 per month
File Transmission Current Wire Detail	\$340.00 per month
File Transmission Combo Prior/Current	\$385.00 per month
BAI2 Implementation	\$600.00 one time per BA

## Direct File Transmission (DFT)<sup>2</sup>

Service	Fee
DFT Implementation	\$1,000.00 one time per BA
DFT Map Translation	\$3,000.00 one time
DFT Monthly Maintenance	\$600.00 per month
DFT — Inbound File Transmission	\$12.00 per wire file
DFT — Outbound File Transmission	\$12.00 per BAI2 file

## Remote Check Deposit

Service	Fee
Monthly Maintenance	\$60.00 per account

## Sweeps

**IMPORTANT NOTIFICATION:** Effective immediately and until further notice, Citibank is accepting no new enrollments for Zero Balance Accounts (ZBA). Please contact a Citibank Business Specialist with any questions.

Service	Fee
Zero Balance Master Account	\$45.00 per month
Zero Balance Sub Accounts	\$25.00 monthly per account

## Currency Services — Vault

Service	Fee
Currency Deposited	\$0.15 per \$100
Coin Deposited, per roll	\$1.00 per roll
Coin Deposited, per standard bag	\$6.00 per bag
Coin Deposited, per standard half bag	\$3.00 per half bag
Coin Deposited, per non-standard bag	\$6.00 per bag
Coin Deposited, partial/mixed bag	\$6.50 per bag
Coin Deposited, per subject to count bag	\$10.00 per bag
Envelope Deposits	\$1.50 per envelope
Deposit Adjustment	\$6.50 per adjustment
Currency Supplied	\$0.15 per \$100
Coin Supplied, per roll	\$0.12 per roll
Coin Supplied, per standard box	\$6.00 per box
Change Order, touch tone	\$3.75 per order
Change Order, standing	\$2.25 per order
Change Order, called in	\$4.50 per order
Change Order, special	\$35.00 per order
Change to Standing Order	\$10.00 per change
Armored Carrier Transportation	Cost plus 18% account

## Wire Transfers

Service	Fee
Outgoing Domestic Wire Transfer	\$55.00 per wire
Domestic Outgoing Wire Transfer <sup>3</sup>	\$17.00 per wire (Online)
Outgoing International Wire Transfer	\$65.00 per wire
International Outgoing Wire Transfer <sup>3</sup>	\$27.00 per wire (Online)
Incoming Wire Transfer	\$15.00 per wire
Domestic Wire Batch Upload	\$15.00 per batch
Deposit Account Control Agreement Wire	\$55.00 per item
Incoming Fax/Email Advice	\$5.00 per advice
Manually Processed Wires (MPP)	\$300.00 per wire

## Wholesale Lockbox

Service	Fee
Implementation Fee	\$300.00 per box
Annual Box Rental	\$150.00 annual per box
Monthly Maintenance	\$220.00 monthly per box
Mail Coordination	\$100.00 monthly per box
CitiBusiness Online Lockbox Imaging	\$125 monthly per box
Item Processing (no photocopy)	\$0.55 per item
Item Processing (with photocopy)	\$0.65 per item
Reassociation (collate)	\$0.27 per item
Envelope Return (Reassociation)	\$0.20 per item
Envelope Return (No association)	\$0.11 per item
Sort Item — Basic	\$0.20 per item
Sort Item — Premium	\$0.40 per item
Data Entry Manual	\$0.018 per keystroke
Data Entry — Auto	\$0.054 per keystroke
Data Entry — Alpha/Numeric	\$0.02 per keystroke
Data Transmission per item	\$0.058 per item

## Wholesale Lockbox (continued)

Service	Fee
Data Transmission — Weekday	\$15.00 per transmission
Correspondence	\$0.36 per item
Unprocessable Item	\$0.37 per item
Cash Processing	\$15.00 per note
Payee Match — Premium	\$0.20 per item
Express Mail	\$7.50 per item
Custom Reports	\$90.00 per month
Digitized Image — Check	\$0.09 per item
Digitized Image — Doc	\$0.09 per item
Image Archive — Correspondence	\$0.32 per item
Compact Disc — CD	\$40.00 per CD
Fax Report	\$15.00 per fax
Image Transmission Item	\$0.05 per item
Image Transmission — Daily	\$13.00 per transmission
Image Transmission Maintenance	\$550.00 per month
Email	\$8.00 per email
Shred Documents	\$0.003 per document
Credit Card Processing	\$0.42 per item
Credit Card Reject	\$0.45 per item
Credit Card Reject Report	\$300.00 per month
CDM Monthly Maintenance	\$300.00 monthly per relationship
CDM Payment	\$0.20 per item
CDM Stands for Suspense Item	\$0.35 per item
CDM Reject	\$0.40 per item
CDM Multi Day Item	\$0.45 per item
Exception Letter	\$4.00 per letter
Daily Lockbox Reports — Online	\$100.00 monthly per relationship



**Footnotes:**

<sup>1</sup> Requires Full or Partial Reconciliation.

<sup>2</sup> In addition to standard CitiBusiness Online and BA12 fees.

<sup>3</sup> Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.

**For more information about CitiBusiness cash management products, please contact your Citibank Relationship Manager, Business Specialist, or call, Monday – Friday (7 AM - 11 PM ET) and Saturday – Sunday (9 AM - 5:30 PM ET).**

**CitiBusiness® Banking  
Service Center:**  
1-877-528-0990  
From anywhere in the U.S.

**For TTY:** We accept 711 or  
other Relay Service

**CitiBusiness®  
on the Internet:**  
[www.citibusiness.com](http://www.citibusiness.com)

**CitiBusiness® Online Banking:**  
[www.citibusinessonline.com](http://www.citibusinessonline.com)

**Citibank Online  
for Small Business**  
[www.citibankonline.com](http://www.citibankonline.com)

- Customers may be charged for expenses incurred on their behalf for courier, postage, fax, telex/cable and for fees charged by other institutions.
- Prices are subject to change without notice.
- Fees may be eligible for Earnings Credit offset.

**Fees for additional services available upon request.**

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## Citi Private Bank – List of Services

<b>Service category</b>	<b>Service</b>	<b>Service description</b>
<b>Investment</b>	Investments	Our expertise in and access to global markets provide you with insights and the broadest range of investment opportunities, which we accompany with the highest level of service. <a href="https://www.privatebank.citibank.com/we-offer/investments">https://www.privatebank.citibank.com/we-offer/investments</a>
<b>Investment</b>	Capital markets	Advice and institutional execution covering equities, commodities, fixed income, foreign exchange, rates and hybrids. <a href="https://www.privatebank.citibank.com/we-offer/capital-markets">https://www.privatebank.citibank.com/we-offer/capital-markets</a>
<b>Investment</b>	Investment management	Discretionary portfolios spanning equity, fixed income, and multi-asset class. Robust platform of strategies form third party managers. <a href="https://www.privatebank.citibank.com/we-offer/investment-management">https://www.privatebank.citibank.com/we-offer/investment-management</a>
<b>Investment</b>	Alternative investments	Private equity, real estate and hedge funds from managers worldwide. Single-manager funds, fund-of-funds, investment clubs, co-investments, separately managed accounts. <a href="https://www.privatebank.citibank.com/we-offer/alternative-investments">https://www.privatebank.citibank.com/we-offer/alternative-investments</a>
<b>Investment</b>	Hedge funds	Hedge funds provide a comprehensive range of investment strategies across global financial markets. <a href="https://www.privatebank.citibank.com/we-offer/alternative-investments/hedge-funds">https://www.privatebank.citibank.com/we-offer/alternative-investments/hedge-funds</a>
<b>Investment</b>	Co-investments	Co-investments for sophisticated investors. Learn about the potential for private equity, co-investment and joint venture opportunities. <a href="https://www.privatebank.citibank.com/we-offer/direct-private-investments">https://www.privatebank.citibank.com/we-offer/direct-private-investments</a>

## Citi Private Bank – List of Services

Service category	Service	Service description
Investment	Sustainable investing	Portfolios that seek societal benefits while maintaining quality and improving investments outcomes. <a href="https://www.privatebank.citibank.com/we-offer/sustainable-investing">https://www.privatebank.citibank.com/we-offer/sustainable-investing</a>
Investment	Portfolio analytics	Institutional-caliber advice in relation to portfolio construction, risk management and investment strategy. <a href="https://www.privatebank.citibank.com/we-offer/portfolio-analytics">https://www.privatebank.citibank.com/we-offer/portfolio-analytics</a>
Lifestyle	Home financing	Offering a comprehensive approach to financing and structuring home buying transactions. <a href="https://www.privatebank.citibank.com/we-offer/home-financing">https://www.privatebank.citibank.com/we-offer/home-financing</a>
Lifestyle	Art advisory & financing	Art advisors offer independent and objective advice, serving as your advocate to identify, research, evaluate, and negotiate acquisitions and sales of art on your behalf. <a href="https://www.privatebank.citibank.com/we-offer/art">https://www.privatebank.citibank.com/we-offer/art</a>
Lifestyle	Sports financing	We provide comprehensive sports financing solutions for individual owners, teams and leagues. <a href="https://www.privatebank.citibank.com/we-offer/sports-finance">https://www.privatebank.citibank.com/we-offer/sports-finance</a>
Lifestyle	Aircraft financing	We combine extensive aviation industry experience with private banking service to help you identify, acquire, and finance a private aircraft. <a href="https://www.privatebank.citibank.com/we-offer/aircraft-financing">https://www.privatebank.citibank.com/we-offer/aircraft-financing</a>



## Citi Private Bank – List of Services

Service category	Service	Service description
<b>Lifestyle</b>	Events & networking	<p>We arrange a diverse series of events each year that bring our community of global citizens together to learn, share, and be inspired.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/events-networking">https://www.privatebank.citibank.com/we-offer/events-networking</a></p>
<b>Management</b>	Investment finance	<p>We provide a broad range of financing for real estate, aircraft, and professional sports leagues and teams, as well as tailored loans using art and securities as collateral.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/investment-finance">https://www.privatebank.citibank.com/we-offer/investment-finance</a></p>
<b>Management</b>	Commercial real estate financing	<p>Our offering includes a range of flexible loan terms and structures, competitive interest rates and a long-term commitment to funding throughout the real-estate cycle.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/real-estate">https://www.privatebank.citibank.com/we-offer/real-estate</a></p>
<b>Management</b>	Banking	<p>Specializing in UHNW banking, we offer a range of strategies to help your cash work, while maintaining liquidity and flexibility.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/banking">https://www.privatebank.citibank.com/we-offer/banking</a></p>
<b>Management</b>	Treasury management	<p>In addition to personal banking, we offer consultative advice to help streamline your business's day-to-day operating needs through a broad range of treasury management strategies.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/treasury-management">https://www.privatebank.citibank.com/we-offer/treasury-management</a></p>
<b>Management</b>	Custody services	<p>We serve as asset custodians and provide comprehensive portfolio administration for sophisticated investors seeking to consolidate accounts and simplify recordkeeping.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/treasury-management">https://www.privatebank.citibank.com/we-offer/treasury-management</a></p>

## Citi Private Bank – List of Services

Service category	Service	Service description
<b>Management</b>	Family office advisory	<p>We advise single family offices of every size and structure throughout the world. In addition to family office creation and operation, our advisory expertise covers wealth planning and structuring, philanthropy, art, and aircraft.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/family-office-advisory">https://www.privatebank.citibank.com/we-offer/family-office-advisory</a></p>
<b>Management</b>	Law firm advisory services	<p>Our law firm advisory services team provide actionable industry analyses for law firms. Our leading publications will help keep your firm up to date with the most important industry trends.</p> <p><a href="https://www.citiglobalwealth.com/atwork/we-offer/corporate-solutions/law-firm-advisory-services">https://www.citiglobalwealth.com/atwork/we-offer/corporate-solutions/law-firm-advisory-services</a></p>
<b>Management</b>	Escrow for Law firms	<p>Our dedicated expert escrow team specializes in supporting your firm with everything from mergers and acquisitions to corporate restructuring, to litigation and settlements.</p> <p><a href="https://www.citiglobalwealth.com/atwork/we-offer/corporate-solutions/escrow">https://www.citiglobalwealth.com/atwork/we-offer/corporate-solutions/escrow</a></p>
<b>Legacy</b>	Trust & Wealth Planning	<p>We help you create a thoughtful wealth plan that seeks to preserve your legacy, protect your life’s achievements, and ease the transition to future generations.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/trust">https://www.privatebank.citibank.com/we-offer/trust</a></p>

## Citi Private Bank – List of Services

Service category	Service	Service description
<b>Legacy</b>	Philanthropic advisory	<p>We help bring your philanthropic mission and legacy to life by designing a personalized strategy that aims to create meaningful positive impact. In addition to private philanthropy services for families, we advise foundations, endowments, and public charities on a wide range of planning opportunities and challenges.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/philanthropy">https://www.privatebank.citibank.com/we-offer/philanthropy</a></p>
<b>Legacy</b>	Next generation wealth program	<p>We nurture a unique community of heirs and family business successors, providing vital opportunities to meet, learn and grow.</p> <p><a href="https://www.privatebank.citibank.com/we-offer/next-generation">https://www.privatebank.citibank.com/we-offer/next-generation</a></p>



# Client Relationship Agreement

## **Terms and Conditions**

- General Terms and Conditions
- Privacy Notice
- Banking Products
- Brokerage Account
- Investment Advisory Account
- Investor Account
- Preferred Custody Terms and Conditions

**FOR REVIEW:**

Terms and Conditions to keep for your records

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**FOR CONSIDERATION:**

Elect our website [www.citiprivatebank.com](http://www.citiprivatebank.com) to access account information, elect for e-delivery of your statements and to communicate securely with your Private Bank team.

## General Terms and Conditions

**This section sets out general terms and conditions applicable to all accounts, credit and services which you may apply for through the Application and Agreement.**

**When you apply for an account, credit or service, you are agreeing to the agreements, rules, regulations, terms, conditions and disclosures therefor as in effect from time to time, whether set forth herein or any other document.**

### DEFINITIONS

The term "Application and Agreement" means the Citi Private Bank Client Relationship Agreement or CitiFolio® Application, as applicable.

The terms "you" and "your" refer to you, the applicant. If two or more applicants have applied for accounts, credit and services, "you" and "your" mean each of them individually and jointly.

The term "Citibank" refers to Citibank, N.A.

The term "Citigroup" means Citigroup Inc.

Unless otherwise defined herein, the terms "we", "us", and "our" refer to any or all of the affiliates of Citigroup providing accounts, credit and services available through the Application and Agreement, as the context requires.

Unless otherwise defined herein, the term "business day" means any day of the week that is not a Saturday, Sunday or bank holiday in New York, New York.

### CONFIDENTIALITY AND DATA PROCESSING AT CITIBANK

Please refer to the Client Manual (Consumer Accounts) under the heading titled "Electronic Banking" in the section "Confidentiality at Citibank."

Note: In connection with providing or maintaining any account, credit or service granted to you pursuant to your Application and Agreement, data may be transferred to, stored and processed in other countries, including for purposes relating to the operation thereof. Such purposes include, but are not limited to: processing of instructions/ transactions and the generation of confirmations, advices and statements; maintenance of accurate "know your customer" information; the operation of control systems; the operation of management information systems and allowing Citigroup affiliates' staff who share responsibility for managing your relationship from other offices to view information about you. This data may become subject to the legal disclosure requirements of

other countries, which may have differing laws relating to the degree of confidentiality afforded client information and such data may become subject to the laws and disclosure requirements thereof.

For additional information about our privacy practices, please refer to [www.privatebank.citibank.com/privacy](http://www.privatebank.citibank.com/privacy). If your data is processed by a Citi entity based in the European Economic Area, United Kingdom, Jersey or Switzerland, or if you are resident in or otherwise impacted by privacy legislation of any other jurisdiction, your data may also be subject to the legal framework of that jurisdiction and other privacy statements, notices or circulars may apply. Please select any relevant privacy statement(s), notice(s) or circular(s) found at [www.privatebank.citibank.com/privacy](http://www.privatebank.citibank.com/privacy) for more information.

### PRIVACY AND INFORMATION SHARING AT CITI PRIVATE BANK

Citi Private Bank, a business of Citigroup Inc. provides banking, investment and other products and services through various Citigroup affiliates, listed in the Citi Private Bank Privacy Notice immediately following these General Terms and Conditions.

You probably chose the Citi Private Bank for its global reach and its ability to offer you the wide range of products and services available through Citigroup affiliates. While information is essential to our ability to provide superior service and appropriate product offerings to you, we also believe your trust in our handling of that information is one of our most important assets.

The security of personal information about you is our priority. We protect this information by maintaining physical, electronic and procedural safeguards that meet applicable law. We train our employees in the proper handling of personal information. When we use other companies to provide services for us, we require them to protect the confidentiality of personal information they receive.

Clients expect us to know who they are when they call us for service. We collect and use information in order to help us meet those expectations and to serve their individual needs. What's more, we use that information to tailor Citi product and service offerings to different client needs and to enable us to extend those offers at appropriate times in their lives. At the same time, by maintaining information, we eliminate the inconvenience of requiring clients to supply us with the same data over and over again. In addition, we collect and use information to meet legal and regulatory standards (e.g., "Know Your Customer" requirements) and to operate prudently (e.g., managing credit risk).

We collect nonpublic personal information about clients from applications, other forms or documentation, clients' transactions or communications with us, and from Citigroup affiliates or nonaffiliated third parties, such as credit bureaus and personal references.

We do not disclose nonpublic personal information about Private Bank clients or former clients, except to bring them products and services available through the Citi Private Bank, to help serve their individual needs, to companies that perform marketing, research and services on our behalf, or as permitted or required by law.

Please note that if you establish or maintain an account, credit, product or service directly with any Citigroup affiliate other than through a Private Bank relationship or through a Private Bank referral, you may receive a notice from that Citigroup affiliate regarding its privacy practices. The practices described in that notice and not the practices described here will apply to that relationship. Your Private Bank Team can assist you with obtaining the information needed to contact that affiliate if you wish to discuss their privacy practices.

For additional information about our privacy practices, please refer to the Citi Private Bank Privacy Notice immediately following these General Terms and Conditions or call your Private Bank Team.

## MEETING YOUR PRIVATE BANKING NEEDS

Your Citi Private Bank representatives' goal is to assist you in meeting your private banking needs including addressing your requests for service, products and information and introducing you to information, offers, products, benefits, opportunities and additional services available through Citi Private Bank that your Citi Private Bank representatives determine may be of interest to you. Citi Private Bank representatives may contact you in person, verbally or in written or electronic form (including by telephone, cell phone, wireless or mobile devices, SMS (e.g., text messages), mail, facsimile, or e-mail) at such telephone numbers, addresses and contact locations (both residential and other) you provided to us and as described in your account profiles and records in order to accommodate your private banking needs. Citi Private Bank will not share your information with other Citi businesses for their marketing purposes and your Citi Private Bank relationship will not affect existing limitations or instructions, if any, that you may place with other Citi businesses that limit direct contact by those businesses with you.

## YOUR RELATIONSHIP WITH CITI PRIVATE BANK IS SEPARATE FROM DIRECT RELATIONSHIPS ESTABLISHED WITH OTHER CITI BUSINESSES

To the extent that you have products or services with other Citi businesses that you obtained outside of your Citi Private Bank relationship, you may have previously instructed (or in the future may choose to instruct) a Citi company outside of your relationship with the Citi Private Bank business to limit certain types of communication with you or restrict certain methods of contacting you such as by telephone, e-mail, mail or other device or medium. Although your contact limitations or restrictions, if any, will remain as established by you with those specific Citi companies, Citi Private Bank representatives may continue to contact and communicate with you without such restriction or limitation to introduce information, offers, products, opportunities and additional services to you through various communications and contact methods.

## CHANGING YOUR ACCOUNT RECORDS

It is important that your account records be kept up-to-date. Please keep us informed of any change in your name, address, employment or contact information. Please contact your Citi Private Bank Representative or call Customer Service for the Citi Private Bank at 1-800-870-1073.\* Be sure to change this information on all of your accounts.

*\*To ensure quality service, calls are randomly monitored and may be recorded.*

## RECORDING YOUR SERVICE REQUESTS

You agree that we may monitor and record the conversations our employees have with you. We do this from time to time to monitor the quality of service and accuracy of information our employees give you and to ensure that your instructions are followed.

## INSTRUCTIONS ON JOINT ACCOUNTS

Unless otherwise provided in the Application and Agreement or the specific governing document for an account, credit or service, accounts opened in the names of two or more individuals will be considered joint accounts. With a joint account, we can act on the instructions of any one or more of the joint account owners whose signatures are on file with us. We will follow these instructions until we receive written notice to the contrary from any account owner or until we are aware of any dispute relating to the account. Thereafter, we may require all owners to authorize any subsequent instructions. Either joint account owner may close a joint account.

## AMENDMENTS/CHANGES TO THESE GENERAL TERMS AND CONDITIONS

We reserve the right to change these General Terms and Conditions as required by law or our policy and will revise them from time to time to reflect these changes. Copies will be available from your Citi Private Bank Representative. We suggest that you keep any notification of changes along with the rest of your account information. Unless otherwise required by law, we may amend these General Terms and Conditions without prior notice to you. If we choose to notify you or are required by law to notify you of changes to these General Terms and Conditions, we may mail or deliver a notice, a statement message, or an electronic message to you at the last address we have on file for you. Except as otherwise required or permitted by law, any such amendment shall apply only to transactions, claims or disputes arising after the date such amendment becomes effective.

## AFFILIATES REVENUE SHARING DISCLOSURE

We are dedicated to adhering to applicable laws and regulations and ensuring transparency with respect to our dealings with you in all markets in which we operate. We want you to know that for transactions and services under any agreement you may have, now or in the future, with a Citi company ("Citi Contracting Company"), an affiliate may provide product and sales services ("Services"), together with the services provided by the Citi Contracting Company, to you. Each affiliate provides such Services on its own behalf. The Citi companies (including any Citi Contracting Company and any such affiliate) have previously agreed to share revenue in respect of these transactions and services based on the respective contributions by such Citi companies, including the provision by such affiliate(s) of Services. Accordingly, a portion of the revenue received by the Citi Contracting Company from you under the transactions and services is allocable to such affiliate(s) and is received by the Citi Contracting Company on behalf of such affiliate(s). For a list of affiliates providing Services in specific countries, please see <https://www.citibank.com/icg/docs/Affiliates.pdf>.

## LEGAL PROCESS

We may comply with any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process which we believe (correctly or otherwise) to be valid. A fee for processing will be assessed. NOTE: If we are not fully reimbursed for our record search, photocopying and handling costs by the party which served the process, we may charge such costs to any account of yours, as we determine, in addition to our minimum legal process fee. You agree to indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages (including attorney's fees) associated with our compliance with any process that we believe to be valid. Accounts opened with trust or fiduciary designations (e.g., "XYZ Inc.-Client Trust Account") may be subject to levies and other legal process against your property unless our records clearly reflect the existence of an express written trust or court order.

We will not pay interest on any funds we hold or set aside in response to legal process. You agree that we may honor legal process which is served by mail or facsimile transmission, or at any of our offices, even if the law requires personal delivery at the office where you maintain your account.

## GOVERNING LAW

Unless otherwise provided in the specific governing document for an account, credit or service, accounts, credit and services shall be governed by and construed in accordance with federal laws and regulations; provided that, to the extent that such laws do not apply, accounts, credit and services shall be governed by and construed in accordance with the laws of the state governing your account relationship.

## CONSENT TO JURISDICTION/JURY TRIAL WAIVER

Except as otherwise provided by applicable law or the specific governing document for an account, credit or service, you irrevocably submit to the jurisdiction of any New York State or Federal court sitting in the Borough of Manhattan, City and State of New York, and you irrevocably agree that any action may be heard and determined in such New York State court or Federal court. You irrevocably waive, to the fullest extent you may effectively do so, the defense of an inconvenient forum to the maintenance of any such action in such jurisdiction. You irrevocably agree that the process relating to any such action in such jurisdiction may be served by mailing copies thereof to the address you have provided in your Application and Agreement by registered or certified mail (postage prepaid) or by hand delivery of copies thereof to a person of suitable age and discretion at such address, such service to become effective three business days after such mailing or on the date of such delivery, as the case may be. You may also be served in any other manner permitted by law UNLESS OTHERWISE PROHIBITED, YOU AND WE WAIVE TRIAL BY JURY IN ANY SUCH ACTION OR ANY COUNTERCLAIM RELATING THERETO.

## LIENS AND SET-OFF

Except where prohibited by law, you give us a continuing lien on any account or other personal property of yours which is in our possession, including but not limited to bank deposits and securities. This lien shall be in the amount of any and all liabilities and obligations you may owe to us whether such liabilities and obligations exist now or are incurred in the future. You agree that such liabilities or obligations may be satisfied by applying any of your personal property with us. We may apply funds in your accounts with us (except IRA, qualified plans and certain trust accounts) or sell your personal property which is not an account, by public or private sale at our discretion, and use the proceeds of such sale to satisfy such liabilities or obligations whether or not such liability or obligation is subject to a contingency.

## SEVERABILITY

If any provision of these General Terms and Conditions shall be invalid, illegal or unenforceable in any jurisdiction, the validity, legality and enforceability of the remaining provisions, or of such provision in any other jurisdiction, shall not in any way be affected or impaired.

## CONFLICTING TERMS

If any provision of these General Terms and Conditions conflicts with that in the specific governing document for an account, credit or service, the provision in the specific governing document shall take precedence.



Private Bank



# Privacy Notice



Rev. August 2024

<b>FACTS</b>	<b>WHAT DOES CITI DO WITH YOUR PERSONAL INFORMATION?</b>
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<b>Why?</b>	Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand what we do.
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<b>What?</b>	<p>The types of personal information we collect and share depend on the product or service you have with us. This information can include:</p> <ul style="list-style-type: none"> <li>• Social Security number and income</li> <li>• account balances and employment information</li> <li>• credit history and transaction history</li> </ul> <p>When you are <i>no longer</i> our customer, we continue to share your information as described in this notice.</p>
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<b>How?</b>	All financial companies need to share customers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers' personal information; the reasons Citi chooses to share; and whether you can limit this sharing.
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Reasons we can share your personal information	Does Citi share?	Can you limit sharing?
<b>For our everyday business purposes -</b> such as to process your transactions, maintain your account(s), respond to court orders and legal investigations, or report to credit bureaus	<b>YES</b>	<b>NO</b>
<b>For our marketing purposes -</b> to offer our products and services to you	<b>YES</b>	<b>NO</b>
<b>For joint marketing with other financial companies</b>	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates' use in providing you products and services meeting your private banking needs</b>	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes -</b> information about your transactions and experiences	<b>YES</b>	<b>NO</b>
<b>For our affiliates' everyday business purposes -</b> information about your creditworthiness	<b>NO</b>	<b>We don't share</b>
<b>For our affiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>
<b>For nonaffiliates to market to you</b>	<b>NO</b>	<b>We don't share</b>

<b>Questions?</b>	Call 1-800-870-1073. For TTY: We accept 711 or other Relay Service.
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<b>Who we are</b>	
<b>Who is providing this notice?</b>	This notice is provided by the business units of Citigroup Inc., and its affiliates, including, but not limited to, Citibank, N.A., Citigroup Global Markets Inc., CitiMortgage, Inc., Citicorp Trust Delaware, N.A., Citicorp Trust South Dakota, Citi Private Alternatives, LLC and Citi Global Alternatives, LLC, dedicated to providing you the products and services of Citi Private Bank and Citi Global Wealth at Work and Central Loan Administration & Reporting ("Cenlar"). Cenlar services mortgage loans on behalf of CitiMortgage, Inc.
<b>What we do</b>	
<b>How does Citi protect my personal information?</b>	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.
<b>How does Citi collect my personal information?</b>	<p>We collect your personal information, for example, when you</p> <ul style="list-style-type: none"> <li>• provide account information or give us your contact information</li> <li>• provide employment information or apply for a loan</li> <li>• give us your income information</li> </ul> <p>We also collect your personal information from others, such as credit bureaus, affiliates, or other companies.</p>
<b>Why can't I limit all sharing?</b>	<p>Federal law gives you the right to limit only</p> <ul style="list-style-type: none"> <li>• sharing for affiliates' everyday business purposes - information about your creditworthiness</li> <li>• affiliates from using your information to market to you</li> <li>• sharing for nonaffiliates to market to you</li> </ul> <p>State laws and individual companies may give you additional rights to limit sharing.</p>
<b>Definitions</b>	
<b>Affiliates</b>	Companies related by common ownership or control. They can be financial and nonfinancial companies.
<b>Nonaffiliates</b>	<p>Companies not related by common ownership or control. They can be financial and nonfinancial companies.</p> <ul style="list-style-type: none"> <li>• <i>We do not share with nonaffiliates so they can market to you.</i></li> </ul>
<b>Joint Marketing</b>	<p>A formal agreement between nonaffiliated financial companies that together market financial products and services to you.</p> <ul style="list-style-type: none"> <li>• <i>We do not jointly market.</i></li> </ul>

Citi acquires and uses services provided by third parties that collect and analyze customer data. This information may be used to service your accounts and for marketing purposes. For additional information about our privacy practices please go to [www.citi.com/privacy](http://www.citi.com/privacy).



# Banking Products Terms and Conditions

Private Bank



# Banking Products Terms and Conditions

- Client Funds Transfer Agreement
- Client Manual
- Marketplace Addendum
- Credit Card Disclosures



## Client Funds Transfer Agreement

This Client Funds Transfer Agreement (“Agreement”) sets forth the terms and conditions under which you may from time to time instruct Citibank, N.A. (hereafter referred to as “Citibank”, “we”, “us” or “our”) to transfer funds from any of your accounts maintained with Citibank (i) to other accounts internally within Citibank or externally with other financial institutions, (ii) to issue foreign exchange drafts or cashier’s checks, or (iii) to effect standing instructions (hereafter referred to as “Transactions”), you agree that any such transfer will be subject to the terms and conditions set forth in this Agreement.

This Agreement also applies to a subset of Transactions referred to herein as “Remittance Transfers”. A Remittance Transfer is an electronic transfer of funds initiated from a consumer (non-business entity) account located in the U.S. primarily for personal, family or household purposes to a designated recipient in a non-U.S. country. Beginning on October 28, 2013, federal law will provide certain rights for Remittance Transfers. As noted throughout this Agreement, different rules apply to Remittance Transfers. Also, for each Remittance Transfer that you initiate, Citibank must provide you with certain disclosures required by federal law at the time you initiate the transfer. To the extent that the provisions of this Agreement are inconsistent with the disclosures provided to you for a Remittance Transfer, the provisions of such disclosures shall govern.

As used in this Agreement, the term “business day” means any day that is not a Saturday, Sunday or bank holiday.

1. **AUTHORIZATION.** You authorize Citibank to act on any of your instructions to execute Transactions that it receives in person, by telephone or in writing (original, facsimile or PDF) or by electronic communication (by such means as you and we mutually agree from time to time) from any one of your authorized account signers or from any one of your designated representatives identified as such by you to your Citi Private Bank Representative (authorized signers and designated representatives collectively hereafter referred to as “Authorized Parties”).

2. **RELIANCE BY CITIBANK.** Citibank will rely on the information you provide in making a funds transfer on your behalf. You understand that it is your responsibility to provide Citibank with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer (such as “IBAN”) and where applicable, the number (such as “BIC” or “SORT”) identifying the beneficiary institution, since payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility.

For certain Remittance Transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in

which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your instructions in accordance with the provisions set forth in the “Currency of Transfer” Section of this Agreement.

3. **SECURITY PROCEDURES.** Citibank will follow security procedures designed for your and our protection to verify that your instructions have been properly authorized. The security procedure Citibank follows depends on the method you choose to give your instructions: generally, verbal authentication for Transactions made by telephone and signature verification of an Authorized Party for Transactions made in writing. Citibank may require written and signed instructions (original, facsimile or PDF) from an Authorized Party for certain Transactions. Such Transactions may include: (i) instructions to transfer funds from an account requiring two or more Authorized Parties, (ii) instructions to transfer funds to a new beneficiary not previously associated with your accounts and (iii) Transactions in excess of a specific amount determined by Citibank from time to time, excluding internal transfers between Citibank accounts made by an Authorized Party authorized on both accounts. In addition, Citibank may verify written instructions by call back to an Authorized Party, unless such written instructions are for internal transfers between Citibank accounts made by an Authorized

Party authorized on both accounts. If Citibank is unable to verify your instructions or is not satisfied with the verification it receives, Citibank will not execute the Transaction. Citibank will NOT make a verification call back for instructions given (i) in person or (ii) by telephone or in writing (original, facsimile or PDF) in amounts less than a specific amount determined by Citibank from time to time. You agree to be bound by any instructions to transfer funds that Citibank receives and verifies to the extent verification is required in accordance with the procedures outlined above.

4. **EXTERNAL FUNDS TRANSFERS.** When you instruct Citibank to execute an external funds transfer, you must select a financial institution as the recipient bank for the transfer. For transfers within the United States, the recipient bank must be a member of the Federal Reserve System or a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member.

You may request either that the funds be deposited in a particular account at the recipient bank or that the funds be held at the recipient bank for your beneficiary. Once the funds are transferred to the recipient bank, the funds become the property of the recipient bank. The recipient bank will be responsible for following your instructions and for notifying the beneficiary that the funds are available. If you identify a beneficiary by name and account number, the recipient bank may pay the funds to the person identified by the account number, and your payment may be final even if the account number provided does not correspond to your beneficiary. (The recipient bank is not obligated to verify that the account number belongs to your beneficiary.) If the recipient bank is unable to locate an account, the funds may be returned.

Except as may be prohibited by applicable law for Remittance Transfers, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank's.

5. **EXECUTION OF AN IMMEDIATE FUNDS TRANSFER REQUEST.** If your funds transfer request is received by Citibank on a day that is not a business day or on a business day after the established cut-off hour it will not be processed until the next business day.

6. **EXECUTION OF A SCHEDULED OR RECURRING FUTURE-DATED FUNDS TRANSFER REQUEST.** If the date of a scheduled or recurring future-dated wire transfer request falls on a day that is not a business day, you understand and agree that your request will

be executed on the next business day. Citibank will make the determination to pay or reject your funds transfer request on the day on which it is executed based on your available balance at the time the funds transfer request is processed.

Effective October 28, 2013, Citibank will be unable to accept new instructions for the execution of a scheduled or recurring future-dated international wire transfer from a consumer account located in the U.S.; business accounts are not affected by this change. Should this service resume, the dates on which these future transfers will be executed will be described in the disclosures that are provided to you when you establish such a transfer or transfers in accordance with federal law. Instructions established before October 28, 2013 for a scheduled or recurring future-dated international wire from a consumer account located in the U.S. will continue to be processed provided there are no changes made by you to those instructions. In addition, Citibank will continue to accept new instructions for a scheduled or recurring future-dated domestic wire transfer from a consumer or business account after October 28, 2013.

7. **CURRENCY OF TRANSFER.** External funds transfers to beneficiaries within the United States are made only in U.S. dollars. For Remittance Transfers, at the time that you request the funds transfer, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either local currency of the country where the account is maintained or another foreign currency offered by Citibank), Citibank will send the transfer in that foreign currency. If you indicate that you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided to you at the time of your transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that Citibank will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your funds transfer request. If your funds transfer is made in a foreign currency, Citibank will convert your U.S. dollar payment to that foreign currency at the then current exchange rate offered by Citibank for similar

transactions, which will include a fee to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer. If you conduct a currency conversion directly with Citibank's foreign exchange desk rather than solely with your Citi Private Bank Representative, you acknowledge that any subsequent Remittance Transfer of the converted currency will be processed by your Citi Private Bank Representative as a separate transaction. You will receive a transaction confirmation disclosing the actual exchange rate used by Citibank for the currency conversion transaction.

For non-Remittance Transfers to a beneficiary and recipient bank in any other country, the transfer will be made in the currency of that country, unless you choose to send U.S. dollars or one of the foreign currency options provided to you at the time of your transfer. For non-U.S. dollar transfers, Citibank will convert your U.S. dollar payment to that foreign currency at the then current exchange rate offered by Citibank for similar transactions, which will include a fee to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer. If you request us to transfer non-local currency to your beneficiary, we cannot guarantee that your recipient will be able to receive non-local currency, because the laws of the country in which the recipient bank is located may restrict such a transfer. If your transfer must be converted to the local currency, the recipient bank may charge a fee for this exchange. Transfers to locations outside the United States may be subject to legal and regulatory limitations imposed by the United States or foreign nations.

8. **MEANS OF TRANSFER.** To make external funds transfers, Citibank uses a variety of banking channels and facilities but will ordinarily use electronic means. You agree that we may choose any conventional means that we deem suitable to transfer your funds to your beneficiary. Because we do not maintain banking relations with every bank, it may be necessary for us to use one or more intermediary banks before your funds are transferred to the recipient bank. Once we transmit your instruction to an intermediary bank, it will be that bank's responsibility to ensure that your instruction is executed.

9. **CHARGES IMPOSED BY INTERMEDIARY/RECIPIENT BANKS.** You understand that the actual amount that your recipient receives may be reduced by charges imposed by the intermediary and/or

recipient bank, including those for processing your funds transfer or for exchanging currency. Beginning on or before October 28, 2013, for Remittance Transfers you will be provided with more detailed information regarding applicable fees at the time of your funds transfer request.

10. **CANCELLATION OR AMENDMENT OF REMITTANCE TRANSFERS REQUESTED ON OR AFTER OCTOBER 28, 2013.** You have the right to cancel or amend your Remittance Transfer provided that you cancel or amend your transfer within thirty (30) minutes of your authorizing payment for that Remittance Transfer. If you request a cancellation or amendment after this time, the provisions below applicable to all other funds transfer requests will apply.

11. **CANCELLATION OR AMENDMENT OF ALL OTHER FUNDS TRANSFER REQUESTS (INCLUDING STANDING INSTRUCTIONS FOR REMITTANCE TRANSFERS ESTABLISHED BEFORE OCTOBER 28, 2013).** You may cancel or amend your external funds transfer instruction only if we receive such request at a time that provides us a reasonable opportunity to act upon your request, the funds have not already been made available to your beneficiary and the recipient bank otherwise agrees to such cancellation or amendment of your funds transfer. If the recipient bank confirms that the funds are returnable and the funds are returned to Citibank by the recipient bank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally transferred because of service charges of the recipient bank or Citibank. Your refund will be in U.S. dollars. If your funds transfer was in a foreign currency, your U.S. dollar refund may be at the exchange rate offered by Citibank for similar transactions on the date the funds are returned, which may include a fee to Citibank for exchanging the currency. Citibank's exchange rate for transfers in a foreign currency includes a commission for the exchange service. Citibank shall not be liable to you for any loss resulting from the failure of the recipient bank to accept a cancellation or amendment of your funds transfer request.

12. **REJECTION OF A FUNDS TRANSFER REQUEST.** We reserve the right to reject your funds transfer instruction if you have insufficient available funds in your account, your instruction is incomplete or unclear or we are unable to fulfill your instruction for any other reason. Beginning October 28, 2013, for Remittance Transfers we are required by federal law to provide you with certain mandatory disclosures. The method we may use to provide such disclosures will depend on the



manner in which you elect to deliver your Remittance Transfer instruction to Citibank. If we are unable to provide mandatory disclosures in a way that meets our regulatory obligations to provide such mandatory disclosures we will be unable to fulfill your instruction.

13. **DELAY, NON-EXECUTION OF EXTERNAL FUNDS TRANSFER INSTRUCTION.** While we will handle your external funds transfer instruction as expeditiously as possible, you agree that Citibank will not be responsible for any delay or failure to execute your instruction or delay in making the funds available to the beneficiary, due to circumstances beyond the control of Citibank or any intermediary or recipient bank handling the transfer, including without limitation any inaccuracy, interruption delay in transmission or failure in the means of transmission, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. **TO THE EXTENT PERMITTED BY LAW, CITIBANK MAKES NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY MATTER IN CONNECTION WITH EXTERNAL FUNDS TRANSFERS.**

14. **INCOMING FUNDS TRANSFERS.** You understand that although it is Citibank's practice to notify you promptly of incoming funds to your account(s), Citibank is not obliged to do so.

15. **CLAIMS; LIMITATION OF LIABILITY.** Any action or proceeding by you to enforce any obligation, duty or right under this Agreement must be commenced within one (1) year from the date that such cause of action accrues. **IN NO EVENT SHALL CITIBANK BE RESPONSIBLE FOR ANY INCIDENTAL OR CONSEQUENTIAL DAMAGES OR EXPENSES ARISING IN CONNECTION WITH YOUR FUNDS TRANSFER REQUEST.**

***For Remittance Transfers made on or after October 28, 2013:***

If you believe there has been an error or you need more information about your Remittance Transfer, you agree that you must contact Citibank within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of the transfer. At that time, we may ask you to provide the following information: 1) your name, address and account number; 2) the name of the person receiving the funds, and if known, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer;

and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit your account in an amount necessary to resolve the error or alternatively, a resend of the transfer in an amount necessary to resolve the error for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contacted the bank. If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the error resolution remedies and procedures under the Electronic Fund Transfer Act and federal Regulation E or in accordance with the laws of the state where your account is located as may be applicable.

***For All Other Transfers (including Remittance Transfers scheduled before October 28, 2013):***

If you believe that there has been an error or you need more information about your Transaction, you agree that you must contact Citibank within thirty (30) days after you receive notification that your funds transfer request has been executed. If your Transaction was delayed or erroneously executed as a result of erroneous information provided by you, you understand that you may be responsible for the amount of that transfer and any associated fees. If your Transaction was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by Citibank shall be at Citibank's published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

16. **INDEMNITY.** In consideration of the agreement by Citibank to act upon funds transfer requests in the manner provided in this Agreement, you agree to the fullest extent permitted by applicable law to indemnify, defend and hold Citibank harmless from and against any and all claims, suits, judgments, executions, liabilities, losses, damages, costs and expenses — including reasonable attorney's fees — in connection with funds transfers made pursuant to this Agreement. This indemnity will not be effective to relieve and indemnify Citibank against its gross negligence, bad faith or willful misconduct, or as otherwise provided by law.

17. **AMENDMENT.** We reserve the right to change the terms of this Agreement as required by law or our policy and will revise them from time to time to reflect

these changes. Copies will be available from your Citi Private Bank Representative. We suggest that you keep any notification of changes along with the rest of your account information. Unless otherwise required by law, we may amend this Agreement without prior notice to you. If we choose to notify you or are required by law to notify you of changes to this Agreement, we may mail or deliver a notice, a statement message, or an electronic message to you at the last address we have on file for you.

18. SEVERABILITY. If any portion of this Agreement is found to be unenforceable, its remaining portions shall remain in full force and effect.

19. GOVERNING LAW/JURY WAIVER. In general, this Agreement will be governed by federal law and, where not in conflict with or preempted by federal law, the laws of the state (including the District

of Columbia) in which the home financial center of the account from where the funds transfer is made is located. Transactions authorized under this Agreement may involve one or more funds transfer systems, such as Fedwire or the Clearing House Interbank Payments System (CHIPS). In these cases, the rules of the appropriate funds transfer system(s) will apply along with applicable law. Subpart B of Regulation J and Article 4A of the Uniform Commercial Code apply to funds transfers made through Fedwire. Funds transfers made through CHIPS are governed by, and subject to, CHIPS Rules and Administrative Procedures and the laws of the State of New York, including Article 4A of the New York Uniform Commercial Code. UNLESS OTHERWISE PROHIBITED, EACH OF YOU AND WE WAIVE TRIAL BY JURY IN ANY SUCH DISPUTE.

## Amendments to the Citi Private Bank Client Manual – Consumer Accounts, June 6, 2024 Edition

Please read and keep this notice with your important account records.

Last Updated 11/14/2024

### EFFECTIVE DATE: NOVEMBER 14, 2024

#### AMENDMENT:

Effective November 14, 2024, the “Enhanced Direct Deposit” definition within the “Definitions” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

“Enhanced Direct Deposit” (EDD) is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

### EFFECTIVE DATE: SEPTEMBER 26, 2024

#### AMENDMENT:

Effective September 26, 2024, the following change is made to the *Client Manual – Consumer Accounts*:

The fourth paragraph within the “Stop Payment Orders (Checks) General” section within the “Withdrawals” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

When you place a stop payment order on a check, an ACH stop payment will be automatically placed for the same amount and same payee to cover a case where a check may be converted to an ACH and presented for payment. There is no fee for the second stop payment.

### EFFECTIVE DATE: SEPTEMBER 26, 2024

#### AMENDMENT:

Effective September 26, 2024, the following change is made to the *Client Manual – Consumer Accounts*:

The “Effective Period of Stop Payment Order: Renewal” section within the “Withdrawals” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

A stop payment order on a physical check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods. A stop payment order on an ACH transaction is permanent.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**EFFECTIVE DATE: SEPTEMBER 26, 2024**

**AMENDMENT:**

Effective September 26, 2024, the following change is made to the *Client Manual – Consumer Accounts*:

The “Effective Period of Stop Payment Order” section within the “Types of Transactions; Limitations” section of the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will be effective as to subsequent withdrawals/payments initiated by that originator (payee) for the same amount unless you contact the bank and request that the stop payment order be removed.

**EFFECTIVE DATE: SEPTEMBER 19, 2024**

**AMENDMENT:**

Effective September 19, 2024, the “Important Note to Australian Resident Clients” section under the “General Terms – Consumer Use Acknowledgement” section in the *Client Manual – Consumer Accounts* is deleted in its entirety and replaced with the following:

**IMPORTANT NOTE TO AUSTRALIAN RESIDENT CLIENTS**

Citibank, N.A. is chartered in the United States of America and its principal regulators are the US Office of the Comptroller of Currency and Federal Reserve under US laws, which differ from Australian laws. Citibank, N.A. does not hold an Australian financial services licence under the Corporations Act 2001 as it enjoys the benefit of an exemption under ASIC Class Order CO 03/1101 (remade as ASIC Corporations (Repeal and Transitional) Instrument 2016/396 and extended by ASIC Corporations (Amendment) Instrument 2024/497).

**EFFECTIVE DATE: JULY 25, 2024**

**AMENDMENT:**

Effective July 25, 2024, the “Waiver” section under “Account Opening/Ownership/Maintenance” in the *Client Manual – Consumer Accounts* is deleted in its entirety.

**WAIVER**

We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.



# Client Manual

## Consumer Accounts

**U.S. Markets**

**Effective June 6, 2024**



## Important Notice

The information contained in this *Client Manual — Consumer Accounts* and the accompanying Marketplace Addendum that is a part of this manual apply to accounts and services available from the branches of Citibank, N.A. to which you are applying pursuant to your Citi Private Bank Client Relationship Agreement or CitiFolio® Application, as applicable. These documents contain important information about your applied for accounts and services.

This manual contains some important information you should know about your deposit relationship with Citibank. It is an agreement between you and us. From Account Transactions to Electronic Banking and beyond, we want you to understand how our products and services work, as well as to understand some of the important responsibilities that exist — yours and ours.

Some of these responsibilities are the same for every customer, no matter where you live. Others are different based on specific state laws. Some are described in additional agreements. Together, these documents provide basic terms and conditions of our deposit relationship.

This manual also contains an arbitration provision that covers all disputes between us.

Please review this Client Manual thoroughly — and keep it for future reference.

Please be advised that the following section of this manual does NOT apply to Citi Private Bank clients:

- “Language Preference” (page 6)

**Other changes to this manual:**

1) The following sections of this manual are replaced, as follows:

<b>Replace the following sections of this manual</b>	<b>With the following sections found within your Citi Private Bank Application Kit</b>
“Copy of the Signature Card” (page 34)	“Signature Card” contained in the Citi Private Bank Client Relationship Agreement or CitiFolio Application, as applicable
“Information Sharing” (page 7)	“Confidentiality at Citibank”, “Privacy and Information Sharing at Citi Private Bank”, and “Citi Private Bank Privacy Notice” contained in the Terms & Conditions booklet

- 2) For purposes of “Governing Law” (page 6), Citi Private Bank accounts will be treated the same as if you had opened your account or signed up for a service remotely.
- 3) For canceling an international wire transfer or a Citibank Global Transfer as instructed in both the “Cancellations or Amendment of Funds Transfer Requests” Section on page 14 and the “Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers” on page 31 under the “Electronic Banking” Section, please note that Citi Private Bank clients also have the option to call their Citi Private Bank representative instead of the number listed.
- 4) Any references to “back cover” or “back cover of this agreement” is intended to mean “last page” or “last page of this agreement”.
- 5) For questions and inquiries about your accounts, instead of the CitiPhone Banking® telephone number listed in this manual, please direct them to:
  - Customer Service for Citi Private Bank at 1-800-870-1073 (to ensure quality service, calls are randomly monitored and may be recorded)
  - For the speech and hearing impaired, call our Text Telephone (TTY): We accept 711 or other Relay Service
  - To request copies of this Client Manual, please contact your Private Banker or Service Team member.

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# Contact Us

## CitiPhone Banking®

**Toll-Free (within the U.S.)**

1-888-CITIBANK

**To call collect from outside the U.S.**

1-210-677-0065

**For the speech and hearing impaired call our  
Text Telephone (TTY)**

We accept 711 or other Relay Service

- To report errors or to ask questions about electronic transfers;
- To obtain current interest rates and Annual Percentage Yields;
- For balance inquiries or other kinds of account information;
- To transfer funds between your accounts;
- To report a stolen, missing or damaged Citibank® Banking Card;
- To order checks;
- To request a stop payment on a check

## Other Customer Service Telephone Numbers\*

**Citibank® Online**

1-800-374-9700

Citibankonline.com

**Contact your Financial Advisor or Citi Personal  
Wealth Management**

1-800-846-5200

*Text Telephone (TTY):*

We accept 711 or other Relay Service

**Retirement Plan Services**

1-800-695-5911

*Text Telephone (TTY):*

We accept 711 or other Relay Service

**Citigold® Customer Service for Accounts with linked  
Citi Personal Wealth Management Investment  
Accounts or for relationships which do not contain  
a linked Citi Personal Wealth Management  
Investment account**

1-888-CITIGOLD (1-888-248-4465)

**Citi Priority Main Customer Service**

1-888-275-2484

**Citi Priority Collect Number**

1-210-677-3780

**Citibank® MasterCard® or Visa®**

1-800-950-5114

\* To ensure quality service, calls are randomly monitored and may be recorded.

# General Terms — Consumer Use Acknowledgement

When you open a Citibank consumer deposit account, you are agreeing that your account will be governed by this Client Manual (sometimes referred to as “Manual”) and any and all accompanying Marketplace Addenda (sometimes referred to as “Addendum”). Together, the Manual and Addendum are referred to as “Agreement,” which contain important terms and conditions, details, rules and procedures applicable to each of your accounts. You agree not to use any consumer account for business purposes. Not all products and services described herein may be available to customers of Citi Private Bank, and International Personal Bank U.S. for clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages. These customers may receive other or additional specific terms and conditions

Unless otherwise expressly agreed in writing, our relationship with you will be that of debtor and creditor. That is, we owe you the amount of your deposit. No fiduciary, quasi-fiduciary or other special relationship exists between you and us. We owe you a duty of ordinary care. Any internal policies or procedures that we may maintain in excess of reasonable commercial standards and general banking usage are solely for our own benefit and shall not impose a higher standard of care than otherwise would apply in their absence.

If your country of residence is other than the United States or the Commonwealth of Puerto Rico, you acknowledge that you are responsible for, and agree that you will comply with, all laws, regulations, and rules applicable to your accounts, products and services with us, including any tax, foreign exchange, or capital controls, and for all payments, reporting or filing requirements that may apply as a result of your country of citizenship, domicile, or residence.

This Manual provides information about financial services provided by Citibank in the United States and its territories. It is not, and should not be construed as, an offer, invitation or solicitation of services to individuals outside of the United States. Your eligibility for a particular product and service is subject to a final determination by Citibank.

## Important Note to Australian Resident Clients

Please note that Citibank N.A.: (i) is exempt from the requirement to hold an Australian financial services license under the Australian Corporations Act 2001 in respect of its provision of financial services to you; and (ii) is regulated by the Federal Reserve, the Consumer Financial Protection Bureau and the Office of the Comptroller of the Currency of the U.S. under U.S. laws, which differ from Australian laws.

## Complaints and Inquiries

In the event you were referred by a Citi affiliated company or other parties to open an account with Citibank, you agree to contact us for any complaints and inquiries related to your Citibank accounts.

## DEFINITIONS

When used in this Agreement:

“**We,**” “**us,**” “**our,**” and “**Citibank**” mean Citibank, N.A., and “**you**” and “**your**” mean you, the customer.

“**Access Device**” means a card or code, or other means of identification and authentication, used to access your account. In this Agreement, it means your “Citibank® Banking Card” including your Citibank® ATM Card, Citibank® Debit Card, or other type of device issued by Citibank along with or in lieu of your Citibank® Banking Card. It also includes these account access codes: your Personal Identification Number (PIN), your Telephone Access Code (“TAC”) one time password (OTP) and the User ID and Password you use to access Citibank® Online and CitiMobile®.

“**Auto Save**” means a recurring pre-authorized transfer from a consumer checking account to a Citibank savings or money market account.

“**Automated Clearing House or ACH**” debits are received electronically through a merchant you have instructed to bill your checking account i.e., for your utility or phone bill.

Your **“Available Now”** balance is the total amount you can use right now. The Available Now balance amount may be less than your On Deposit balance as it doesn’t include the transactions that are still pending and haven’t been posted to your account. For example, a recent deposited check may not be included in your Available Now balance.

**“Bill Payment”** means an individual or recurring bill payments made through CitiPhone Banking® (including bill payments made using Citibank’s Telephone Automated Bill Payment Service and Staff Assisted Bill Payments), Citibank® Online, CitiBusiness® Online and Citi Mobile®. Bill Payments do not include internal transfer payments made to accounts at Citibank or its affiliates.

**“Business Day”**

- when referring to Citibank, means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For purposes of determining the Business Day for requests to open accounts, see the “Account Opening” section of the Manual. For funds availability purposes, see the “Funds Availability at Citibank” section of the Marketplace Addendum.
- when referring to Citigroup Global Markets Inc., means any day of the week Monday through Friday except days when the New York Stock Exchange is closed. Non-Business Days are considered part of the following Business Day.

**“Citibank® ATM Card”** means a Citibank® Banking Card that may be used at ATMs and at POS merchants for PIN purchases. (For more information, refer to the “Electronic Banking” section of this Manual.)

**“Citibank® Banking Card”** means any card that may be used at ATMs and at POS merchants, including Citibank ATM cards and Citibank® Debit Cards. We may also refer to this card as a Citibank Card or Citi Card in promotional and other materials.

**“Citibank® Debit Card”** means a Citibank Banking Card bearing a Mastercard Brand Mark on its face that may be used at POS merchants to make purchases and at ATMs to withdraw cash and perform other transactions. Certain Citibank Banking Cards also display a contactless symbol indicating you may use your card to make a contactless payment to a participating merchant by tapping your card on the payment reader.

**“Citigroup Global Markets Inc.” (“CGMI”)**, member SIPC, is an investment advisor and broker-dealer registered with the Securities and Exchange Commission. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc.

**“Citi Personal Wealth Management” (“CPWM”)** is a business of Citigroup Inc., offering investment products through Citigroup Global Markets Inc. (“CGMI”), member SIPC.

**“Citi Private Bank” (“CPB”)** is a business of Citigroup Inc. Citi Private Bank provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. In the U.S., investment products and services are provided by Citigroup Global Markets Inc. (“CGMI”), member SIPC. Investment Management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.

**“Electronic Funds Transfers” (“EFT”)** means any transfer of funds, other than a transaction originated by check, draft or similar paper instrument, or computer or magnetic tape, so as to order, instruct or authorize a financial institution to debit or credit a consumer checking, savings or other asset account (such as brokerage). Examples of EFT transactions are:

- Citibank® Global Transfers
- International wire transfers from a consumer account
- Automated Clearing House (ACH) transactions
- Instant Payments
- Zelle® Transfers
- Point-of-Sale (“POS”) transactions

- ATM transactions
- Direct deposit or withdrawal of funds
- Transfers initiated by telephone.

Non-EFT transactions include: transfers related to bona fide trust and custodial accounts; domestic Fedwire and similar network transactions CHIPS, SWIFT, and telex; and transfers to cover overdrafts such as Safety Check transfers.

**“Enhanced Direct Deposit”** is an electronic deposit through the Automated Clearing House (“ACH”) Network of payroll, pension, social security, government benefits and other payments to your checking, savings, or MMA account. An Enhanced Direct Deposit also includes Zelle® incoming payments and other P2P payments when made via ACH using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, and P2P payments using a debit card do not qualify as an Enhanced Direct Deposit.

**“Home Branch”** means the Citibank branch in which you opened your account or to which your account was assigned or transferred.

**“International Personal Bank U.S. (“IPB U.S.”)”** is a business of Citigroup Inc. (“Citigroup”) which provides its clients access to a broad array of products and services available through Citigroup, its bank and non-bank affiliates worldwide (collectively, “Citi”). Through IPB U.S., clients have access to the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages. Banking products and services are provided by Citibank, N.A.

**“Linked Accounts”** or **“Linking”** means eligible Citibank deposit and/or credit accounts that are combined for different benefits, which may include pricing, statements, Safety Check and the ability to perform certain transactions between accounts. Certain accounts that you maintain with our affiliates may also be linked. Generally, accounts that you maintain in different geographies cannot be linked.

**“Mobile Check Deposit”** means a service whereby you can make a deposit of eligible checks to your accounts using a camera on a compatible smartphone or other device all as more particularly described in the separate terms and conditions for this service.

**“Network ATM”** means an ATM other than a Proprietary Citibank ATM that is operated by or on behalf of a financial institution or other operator that is a participating member of an automated teller machine network which accepts Citibank Banking Cards, including terminals bearing the Mastercard, Maestro or Cirrus marks.

**Your “On Deposit”** amount reflects all transactions recorded in your account as of today. The On Deposit amount may be greater than the Available Now amount because it’s a record of your activity, including transactions that haven’t settled and that aren’t yet available for you to use.

**“Point-of-Sale” (“POS”)** means a Citibank® Banking Card EFT from your primary checking account to purchase goods and services and/or receive cash using your “Citibank® Debit Card” for Signature or PIN-based EFT transactions or by using your “Citibank® ATM Card” for PIN-based EFT transactions. (For more information, refer to the “Electronic Banking” section of this Manual.)

**“Proprietary Citibank ATM”** means an ATM that is owned and operated by Citibank, generally found in Citibank branches.

**“Remotely Created Check(s)”** means an item not bearing the drawer’s (your) actual signature, but purporting to be authorized by the drawer (you).

## DEFINITIONS OF TYPES OF ACCOUNTS

**“Estate Account”** means an account opened by a fiduciary on behalf of a formal estate. The estate will have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

**“Individual Account”** means an account owned in the name of one person only.

**“Joint Account”** means an account owned in the names of more than one person in joint tenancy. If one owner dies, ownership of the account will automatically pass to the surviving joint owner(s). Unless you designate otherwise on your signature card, application or other bank documentation, we will assume that personal accounts opened by two or more individuals are intended to be joint tenancy accounts with the right of survivorship. We can act on the instruction of any one or more of the joint account owners. In the event of conflicting instructions or a dispute among you, we may require all joint account owners to act together in giving us instructions or performing transactions. Any joint account owner may close a joint account.

*EACH ACCOUNT OWNER IS JOINTLY AND SEVERALLY RESPONSIBLE FOR ALL ACTIVITY RELATED TO THE JOINT ACCOUNT, INCLUDING RESPONSIBILITY FOR PAYING OVERDRAFTS CREATED BY ANY AUTHORIZED SIGNER(S) OR PARTY TO THE ACCOUNT, WHETHER OR NOT THEY PARTICIPATE IN THE TRANSACTION OR BENEFIT FROM ITS PROCEEDS. WE MAY BE REQUIRED BY LEGAL PROCESS TO PAY ALL THE FUNDS IN A JOINT ACCOUNT TO SATISFY A JUDGMENT AGAINST ANY OR ALL ACCOUNT OWNERS.*

**Applicable to accounts opened on or after April 23, 2021**

All Joint Accounts must have at least one adult owner. Minors age 13 to 17 may qualify to open a Joint Account. Please refer to the governing state law of your account for information about legal rights and obligations of minors. When at least one owner of a Joint Account is a minor in the Basic Banking Package, the adult owner should serve as the primary signer which means the adult owner will receive communications and statements regarding the account according to the Client Manual — Consumers Accounts and Marketplace Addendum (for instance, see “Account Statements and Notices,” “Periodic Statements”). Unless expressly limited, the Joint Account rules explained in the Client Manual — Consumer Accounts and Marketplace Addendum otherwise remain unchanged.

**“In-Trust-For (“ITF”) Account”** means an account where you designate another person as beneficiary of the account. You can open an individual or joint ITF account as long as it is not a checking account. The beneficiary receives the funds in the account only upon the death of all account owners and cannot make any withdrawals or account changes before that time. If more than one beneficiary is named in our records, they will share equally in the account proceeds. During the lifetime of one or more of the account owners, this account will be treated as an individual account or joint account, as applicable. To change the beneficiary, all account owners must sign our documentation naming the new beneficiary.

**“Trust Account”** means an account owned by a trust. In some cases, the trust must have its own Taxpayer Identification Number issued by the Internal Revenue Service (IRS). Additional documentation is required to open the account.

**“Uniform Transfers to Minors Account” (“UTMA Account”)** means an account where, pursuant to state law, an adult makes an irrevocable gift of the funds to a minor individual. The adult, as custodian, controls and manages the account for the benefit of the minor until adulthood. The definition of a minor varies by state; however, generally, one custodian and one minor are allowed per account, unless the account is established under Maryland’s UTMA rules. We act only upon the custodian’s instructions.

Citibank may, in its sole discretion, opt to block or close the UTMA account if it determines or has reason to believe that the minor has attained the age at which the UTMA terminates under applicable state law. Although Citibank may terminate the UTMA in this circumstance, Citibank is not responsible to monitor age or eligibility for an UTMA account, even though our records may include the minor’s date of birth. It is the custodian’s responsibility to properly distribute the funds in the account upon the minor’s death or attainment of age at which the UTMA terminates under applicable state law. You may wish to consult your tax advisor or attorney before opening a UTMA Account.

# Account Opening/Ownership/Maintenance

## AMENDMENTS/CHANGES TO THIS AGREEMENT

We may change the terms of this Agreement by adding, deleting or modifying existing ones in which a notice will be provided as required by law. We may also amend the Agreement without prior notice, unless otherwise required by law (e.g., by posting the information in our offices, on our web site, or otherwise making it available to you). You should retain all amendments and notifications with copies of the agreements and disclosures we provided to you when opening your account.

## ARBITRATION

This Agreement contains an arbitration provision that explains that you cannot go to court, have a jury trial or initiate or participate in a class action if you have a dispute with us. Instead, this provision tells you that the dispute must be resolved by a professional arbitrator, not a judge or jury. This section also explains how arbitration works and some of the differences between resolving a dispute in arbitration and resolving one in court. All of the terms of the arbitration provision are set forth in the section entitled “Arbitration.” Please read it carefully.

## CONFLICTING DEMANDS/DISPUTES

If there is any uncertainty or conflicting demand regarding the ownership of an account or its funds; or we are unable to determine any person’s authority to give us instructions; or we are requested by law enforcement or a state or local agency to freeze the account or reject a transaction due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, we may, in our sole discretion: (1) freeze the account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person’s right and authority over the account and its funds; (2) refuse transactions and return checks, marked “Refer to Maker” (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of an account, or any change in the account regardless of the number of authorized signers on the account; (4) request instructions from a court of competent jurisdiction at your expense regarding the account or transaction; and/or (5) continue to honor checks and other instructions given to us by persons who appear as authorized signers according to our records. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction.

## EXEMPLAR SIGNATURE

Citibank may use automated processes to capture a digital image of your signature on checks written on your account to retain as your on-file signature. This on-file signature will be kept in Citibank’s records and may be used to determine the authenticity of your signature and whether subsequent checks or instructions on other items and documents are authorized by you.

## GOVERNING LAW

Accounts, products and services are governed by federal laws and regulations and to the extent not preempted by federal law or otherwise inapplicable, by the laws and regulations of the “Governing State” applicable to your account. State conflict of law provisions will not apply.

### Opening an account in a physical branch location:

If you open your account in a physical branch location or with a physical branch employee by phone (including video calls), the Governing State applicable to your account will be the state where the branch is located.

### Opening an account through other methods:

If you open your account online (including Citi Mobile®) or by telephone other than with physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Governing State. Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Governing State for accounts opened through other methods.



- a. If you provide a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Governing State will be that state.
- b. If you use a residential address in any other state, territory or possession, your Governing State will be South Dakota.

When existing customers open a new account, please confirm your residential address is current.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Governing State applicable to your account. You may have accounts with different Governing States. Please note plan documents determine the Governing State applicable to retirement accounts.

### **Rate Region**

Every deposit account is assigned to a “Rate Region.” The Rate Region is used to determine the APY and interest rate applicable to interest-bearing accounts.

#### **Opening account in a physical branch location:**

If you open your account in a physical branch or with a physical branch employee by phone (including video calls), the Rate Region applicable to your account will be the state where the branch is located.

#### **Opening an account through other channels:**

Although an account can be owned by more than one owner, “you” and “your” means the first titled owner of the account when assigning the Rate Region for accounts opened through other channels.

- a. If you open your account online (including Citi Mobile®) or by telephone other than a physical branch employee by phone (including video calls), we will use the residential address (not your mailing address) you provide when opening your account to assign your Rate Region.
- b. If you use a residential address in California, Connecticut, Florida, Illinois, Maryland, Nevada, New Jersey, New York, Texas, Virginia or the District of Columbia when opening your account, your Rate Region will be in that state or a portion of that state.
- c. If you provide a residential address in any other state, territory or possession, your account will be assigned to the National Rate Region. Customers in the National Rate Region will be assigned a national rate. Within the National Rate Region, there could be regional differences which will be provided at account opening.

If you notify us of a change of residential or mailing address after your account is opened, that change will not affect the Rate Region applicable to your account. You may have accounts with different Rate Regions.

### **INDEMNIFICATION**

Except as otherwise set forth in this Agreement, you agree to indemnify, defend and hold us harmless from all claims, actions, proceedings, fines, costs and expenses (including, without limitation, attorney fees) related to or arising out of: (a) your actions and omissions in connection with your accounts or our services, and (b) our actions and omissions, provided that they are taken/ omitted in accordance with this Agreement or your instructions. This provision shall survive the termination of this Agreement.

### **INFORMATION SHARING**

Our consumer privacy notice describes personal information we may collect about you, including your name, address, telephone number, and other information we receive from you, information about your account and transactions, and information we receive from credit reporting agencies and other sources. You authorize us to disclose this information to affiliates and nonaffiliated third parties as permitted by applicable law except as you or we limit those disclosures under the terms of our consumer privacy notice. A copy of our consumer privacy notice accompanies your Agreement and we will provide it thereafter as required by applicable law. You may obtain a copy of our consumer privacy notice at any branch, by calling us toll-free within the U.S. at 1-888-214-0017, by calling CitiPhone Banking® (see the back cover of this Manual for telephone numbers) or by visiting Citibank.com. You may change your privacy preferences at any time by calling the toll free number listed in our privacy notice. We may take as long as thirty (30) days from our receipt of your privacy choices to process your request.

## **LIMITATION ON TIME TO SUE OR ARBITRATE**

Unless otherwise required by law, an action, proceeding or arbitration by you to enforce an obligation, duty or right arising under this Agreement or by law with respect to your account or any account service must be commenced within one (1) year after the cause of action accrues (two (2) years if the governing state law of your account is Texas).

## **RECORDING YOUR SERVICE REQUESTS**

We may monitor or record your conversations with us or with an agent acting on our behalf. We do this from time to time to monitor the quality of service and accuracy of information given to you and to ensure that your instructions are followed.

## **YOUR CONSENT FOR US TO CALL YOU**

You understand that we or our agents may contact you at any telephone number you provide to us, including your mobile phone number. You agree to receive these calls and messages, such as text messages or prerecorded or autodialed calls. You understand your service provider may charge you for these calls/messages.

## **YOUR CONSENT FOR US TO USE YOUR MOBILE PHONE NUMBER TO IDENTIFY YOU**

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

## **SECURITY INTEREST**

You grant us a security interest in your account for amounts owing to us under this Agreement by any owner. This provision does not apply to IRA or tax-qualified retirement accounts or where otherwise prohibited by law.

## **SEVERABILITY**

Unless otherwise stated, if any of the provisions of this Agreement are determined to be void or invalid, the remainder of the Agreement shall remain in full force and effect.

## **WAIVER**

We may delay in enforcing any of our rights under this Agreement without losing them. Any waiver by us shall not be deemed a waiver of any other right or of the same right at another time. You waive diligence, demand, presentment, protest and notice of every kind, except as set forth in this Agreement.

## **ACCOUNT OPENING**

All accounts are opened subject to our ability to verify your identity by requiring acceptable types of identification. To help the government fight the funding of terrorism and money laundering activities, federal law requires us to obtain, verify, and record information that identifies each person who opens an account. When you apply for an account, we will ask for information that will allow us to identify you. We may also ask for your driver's license or other identifying documents. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

Account opening transactions that are completed prior to the Cut-off Time on a Business Day<sup>1</sup> are recorded as having occurred on that day. Account opening transactions that complete after the Cut-off Time are recorded as having occurred the next Business Day<sup>1</sup>. The exception to the Business Day<sup>1</sup> rule is Certificates of Deposit opened via Citibank<sup>®</sup> Online. Please refer to footnote 2 for the rules that apply to Certificates of Deposit opened via Citibank<sup>®</sup> Online.



Some cut-off times are based on Eastern Time and others are based on Central Time. Please review the cut-off times listed in the chart below.

Account Type	Opening Channel	Account Opening Cut-off Time
Checking Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking <sup>®</sup>	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank <sup>®</sup> Online & Citi Mobile <sup>®</sup>	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Savings Accounts	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking <sup>®</sup>	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank <sup>®</sup> Online & Citi Mobile <sup>®</sup>	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
Certificates of Deposit	Citibank Branch	Branch Closing Time — Please refer to the end of Business Day <sup>1</sup> information posted in the branch.
	CitiPhone Banking <sup>®</sup>	10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time)
	Citibank <sup>®</sup> Online & Citi Mobile <sup>®</sup>	11:59 PM Central Time <sup>2</sup>

<sup>1</sup> When referring to Citibank, “Business Day” means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day. For funds availability purposes, see the “Funds Availability at Citibank” section of the Marketplace Addendum.

<sup>2</sup> Certificates of Deposit opened via the Citibank<sup>®</sup> Online channel are recorded as opened on the date the opening transaction is completed based on Central Time with a 11:59 PM Central Time cut-off time. Certificates of Deposit opened via the Citibank<sup>®</sup> Online channel can be recorded as opened on every day of the year including days that are not Business Days<sup>1</sup>.

## CONSUMER REPORTING AGENCY INFORMATION

You authorize us to obtain a consumer report in connection with the application, update or renewal of any deposit or loan account you apply for and you understand that we may also obtain such reports at any time once you become a customer. You also authorize us to use these consumer reports to consider you for other programs with Citibank.

We may report information, including negative account activity, about you and any joint account owners or authorized signers on the account (including any account closed by Citibank) to a Consumer Reporting Agency. As a result, this may prevent you from obtaining services at other financial institutions, including opening an account. If you believe that we have inaccurately reported information to a Consumer Reporting Agency, you have the right to file a dispute with that Consumer Reporting Agency. You may also file a dispute by calling CitiPhone Banking<sup>®</sup> (see the back cover of this Manual for telephone numbers) or write to us at Citibank — Consumer Report Inquiry, P.O. Box 769004, San Antonio, TX 78245-9989. We will review our files and respond to you in writing.

## UPDATING YOUR ACCOUNT INFORMATION

It is important that your account records be kept up to date. You have a responsibility to provide us with your mailing address. Please inform us of any changes, including updates to your email address. Be sure to update all accounts accordingly. An incorrect address, may prevent receipt of bank statements and other important account related communications. Additionally, we will not be liable for errors, debits or charges to, or your inability to transact in, your account resulting from an improper physical, mailing or applicable other address.

You can update your account information by doing the following:

- By changing your profile settings on Citi Online or the Citi Mobile App;
- By calling CitiPhone Banking®;
- At a Citibank branch.

If you meet the required criteria, we will complete your address change request over the phone; however, it may be necessary to have you place your request in writing. Be sure to change the address on each of your accounts. Changing your address will not change the governing law or Rate Region of any of your existing accounts or services.

We reserve the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address.

## TRANSFERRING ACCOUNT OWNERSHIP

OWNERSHIP OF CHECKING, SAVINGS, MONEY MARKET AND CERTIFICATE OF DEPOSIT ACCOUNTS IS TRANSFERABLE ONLY WITH OUR WRITTEN PERMISSION AFTER YOU COMPLETE OUR APPROPRIATE FORMS AND, IN MOST CASES, WOULD REQUIRE THE ACCOUNT TO BE CLOSED AND RE-OPENED.

## LANGUAGE PREFERENCE

This section applies if your preferred communication language about Citi's products and services is other than English. Although we may not be able to accommodate your language preference at all of our branches or for all products and services, as a courtesy, at your request, and for your convenience only, when you open an account with us we may be able to provide you with services in your preferred language.

**Account Documents.** English is the controlling language governing your banking relationship with us and your account documents. As an example, the English version of this Agreement is the governing Agreement.

**Spanish Language.** For customers who inform us their preferred language is Spanish, upon your request, Citi can provide you with an unofficial Spanish translation of this Agreement and Spanish versions of your account statement. Although we may send you a Spanish version of your account statements, you can obtain an English version upon request. If you receive both an English and Spanish version of this Agreement or if you request English and Spanish versions of your account statements, you should retain both versions for your records. Many features on Citi Online and Proprietary Citibank ATMs, and CitiPhone Banking® are offered in Spanish.

**Account Communications.** Account communications and certain other notices, disclosures and communications may only be available in English. Certain communications and notices may be available in Spanish.

**Availability of Products and Services.** Although some products and services provided in our branches may be available only in English, you may be able to speak to a representative at a branch or a Relationship Manager in your preferred language. Not all preferred languages are available in every branch. Please call CitiPhone Banking® to find branches with representatives who speak your preferred language.

**Customer Service.** You may be able to receive customer service in your preferred language by calling CitiPhone Banking®.

## ACCOUNT ERRORS AND ADJUSTMENTS

We may make adjustments to your account whenever a correction or change is required. Adjustments might occur, for example, if a deposit amount is entered in an amount that is different than the actual amount of the deposit or items you deposit are returned unpaid. In the case of a deposit error where the deposit amount is entered in the wrong amount, we will either investigate the discrepancy and make an adjustment (debit or credit) to your account or alternatively, credit your account for the full amount of the discrepancy without investigation.

You have a responsibility to review your account statement in a timely manner and to notify us promptly of any errors. Within thirty (30) days after we send or make available to you your account statement and accompanying items, you must notify us in writing of any errors, discrepancies, or unauthorized transactions not involving an electronic funds transfer. If you fail to do so, we will not be liable for debits or charges to your account resulting from such errors, discrepancies or lack of authorization, or for losses resulting from subsequent related occurrences.

Note: There are exceptions to this thirty day notice requirement. For claims asserting forged, missing, or unauthorized endorsements or a material alteration, you must notify us within the period specified by the state law applicable to your accounts.

You also agree that any suit or demand for arbitration that you assert based on an account error, discrepancy, or unauthorized transaction must be brought within one (1) year (two (2) years in Texas) after the date of the first account statement on which the error, discrepancy, or unauthorized transaction appears.

If you think an error has been made or if you need more information about a transaction, call CitiPhone Banking® at the number on the back of your Citibank® Banking Card. If your account is debited with a substitute check that you have received from us and you believe that there is an error or discrepancy or that the transaction is unauthorized, you are entitled to additional rights under the law. Please refer to the “Substitute Checks and Your Rights” section of this Manual. Please read the “Error Resolution and Notice Procedures” provisions of the “Electronic Banking” section of this Manual for additional information about problems with such transactions.

If funds to which you are not entitled are deposited into your account, we have the right to remove these funds from the account at any time without prior notice to you. If there are insufficient funds in the account, we may charge your other accounts to recoup the funds, as more fully explained in the “Right of Setoff” section of this Agreement.

## **ASSIGNMENTS**

Most accounts can be assigned as collateral for a loan from us or another lender. Unless we agree in writing, any such assignment to another lender will remain subject and subordinate to our right of setoff. For the assignment to be effective, we must receive written notice of the assignment and agree to it in writing. We will then reflect the change on our records.

## **IMPORTANT TAX INFORMATION<sup>1</sup>**

When you apply to open an account, Citibank is required to obtain U.S. tax certification from each account owner. If U.S. tax certification is not provided, the account will be subject to backup withholding. An account must not be subject to backup withholding to be eligible to participate in most account promotions; please refer to the separate promotion terms and conditions, if applicable.

U.S. persons are required to furnish or have a valid Form W-9 (Request for Taxpayer Identification Number and Certification) on file with Citibank. Foreign individuals are required to furnish or have a valid Form W-8BEN (Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding and Reporting (Individuals)) on file with Citibank, and foreign entities are required to furnish or have a valid Form W-8BEN-E (Certificate of Status of Beneficial Owner for United States Tax Withholding and Reporting (Entities)) on file with Citibank.

Citibank will apply backup withholding to income payments (e.g., interest) if: (a) you fail to provide a correct Taxpayer Identification Number (TIN), or (b) the U.S. Internal Revenue Service (IRS) notifies us that you furnished an incorrect TIN, or (c) you or we are notified by the IRS that you are subject to backup withholding. Additionally, the IRS may charge you a \$50 penalty for failing to provide Citibank with your correct Name/TIN combination. In some cases, a state and local tax authority may also require that we apply state and local backup withholding on income paid to your account when we are required to apply Federal backup withholding.

Interest received by U.S. Persons will be reported on IRS Form 1099-INT for the year received, as required by applicable law. Interest paid to non-U.S. Persons will be reported on IRS Form 1042-S for the year received. If 1099 reporting is required, Citibank will issue a 1099 to the first titled owner on the account. For jointly owned accounts that include both a U.S. owner and a foreign owner, we will issue the 1099 to the U.S. owner.

Please review the separate IRA and other tax-qualified retirement account disclosures for additional requirements that may apply.

<sup>1</sup> *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 information 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.*

## **FOREIGN ACCOUNT TAX COMPLIANCE ACT**

In order for Citibank to be compliant with the provisions of The Foreign Account Tax Compliance Act (commonly known as "FATCA"), a U.S. federal tax law, Citibank may contact you to request additional information and/or documentation. Please understand that Citibank does not and will not in any way support any attempt by you to evade U.S. taxes or any request by you for help in avoiding detection under FATCA. Furthermore, since Citibank is not in the business of providing tax advice, you should not rely upon Citibank to determine the impact of FATCA on your own business activities or what your own compliance obligations are under FATCA. We encourage you to seek the advice of experienced tax advisors to determine what actions you need to take to become FATCA compliant. Your failure to comply with FATCA may result in restricted access or withholding of taxes from interest payments due to you.

# Account Transactions

## WHAT THIS SECTION COVERS

This section governs transaction activity in the following Citibank accounts: all types of checking, savings and money market accounts. It does not apply to certificate of deposit accounts. Please note: Your ability to perform or request certain account transactions on a new account, such as wire transfers, may be delayed for one or more business days after account opening.

## CHECKBOOKS AND CHECKS

When you open a checking or money market account with a check-writing feature, you can order personalized checks through us. We will automatically deduct the cost from your account balance after your order is processed. You are responsible for verifying the accuracy of all information shown on your checks. If you find an error, you must notify us immediately.

If you choose to have your checks printed by another vendor, the form, encoding and format of the checks must follow our check specification requirements and be approved by us in advance. If you do not purchase your checks through us, we may charge a fee for each check that rejects during processing due to poor print quality, or if it fails to meet our specifications. You agree not to issue checks with features or marks that obscure, alter or impair information on the front or back of a check or that otherwise prevents us or another bank from capturing such information during automated check processing.

You agree to safeguard your blank and cancelled checks, and to take reasonable steps to prevent their unauthorized use. If your checks are lost or stolen, you agree to notify us immediately.

For security reasons, we reserve the right to close your account and transfer the balance to a new account. If we do, all checks written but not yet paid may be returned to payees as "Account Closed" or "Refer to Maker." You will be responsible for issuing any replacement checks.

## DEPOSITS

You can make deposits:

- To qualifying accounts linked to your Citibank® Banking Card\* at any Proprietary Citibank ATM in the U.S., 24 hours a day, 7 days a week. Simply follow the directions on the ATM screen to insert your check or cash deposit in the appropriate slot. Some instruments such as some money orders or foreign checks cannot be accepted by the ATM terminal and must be deposited with a branch representative. When your transaction is completed, you will receive a transaction record via email or print (whichever option you select), that will provide an image of the check(s) or a breakdown of the cash accepted.
- With a teller, during regular banking hours, at any Citibank branch in the United States;
- By using our Deposit/Payment Express boxes which are located at select Citibank branch locations;
- By mail;
- By Mobile Check Deposit;
- By Direct Deposit (forms for establishing direct deposits can be obtained at any Citibank branch or through Citibank® Online);
- By Citibank® Global Transfer Service (where available);
- By an ACH or wire transfer; or
- By Inter Institution Transfer Service. For more information about these transfer services, refer to the "Electronic Banking" section of this Manual.

\* To ensure your accounts are properly linked, please stop by a branch or contact CitiPhone Banking® at 1-888-CITIBANK. You may also view a list of eligible accounts types, and link your qualifying Citi® accounts to your Citibank® Banking Card by signing on to Citibankonline.com. Select the “Link/Unlink Other Citi Accounts” option under “Services” and follow the instructions.

We may accept items payable to you, or to any of you, from any source without questioning the authority of the person making the deposit. We also may give cash back to any authorized account signer(s) or agent(s) in connection with items payable to any owner, whether or not the items have been endorsed by the owner. If you make a deposit or payment that is not accompanied by instructions indicating how or where it is to be credited, we may apply it at our discretion, to any loan or deposit account any of you maintain with us.

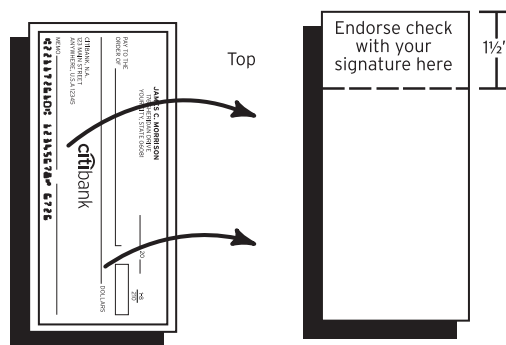
## REMOTELY CREATED CHECKS

You may not deposit remotely created checks to an account with us without our prior, express written consent. If you deposit remotely created checks with us, you agree that we may withhold a portion of the proceeds of such remotely created checks in a reserve account, in an amount that we reasonably believe may be needed to cover future charge backs, returned items, and/or claims that such remotely created checks were unauthorized. You grant us a security interest in the reserve account. Unless we agree otherwise in writing with you, reserve funds shall not bear interest. Our right to charge your account for returned remotely created checks will not be limited by the balance or existence of any reserve fund. Our rights with respect to the reserve fund, as well as the security interest granted to us, shall survive the termination of this Agreement. We may discontinue accepting remotely created checks at any time without cause or prior notice.

If you provide your account number to a third party with instructions to charge your account by means of one or more remotely created checks, you authorize us to pay such remotely created checks, even though they do not contain your signature and may exceed the amounts you authorized to be charged. This provision shall not obligate us to honor remotely created checks. We may refuse to honor remotely created checks without cause or prior notice, even if we have honored similar items previously.

## ENDORSEMENTS

To ensure that your check is processed without delay, you must endorse your check correctly by signing the back of the check. The area reserved for your signature is on the back of the check, within 1-1/2 inches from the “top” edge (as shown in the picture below). Do not make any additional marks or notations on the back of the check. You will be liable for unpaid checks returned late because your endorsement, a prior endorsement, or information you have printed on the back of the check obscures other endorsements.



We may endorse and/or collect items deposited to your account without your endorsement, but may require your personal endorsement prior to accepting an item for deposit. If you deposit an item that bears the endorsements of more than one person or persons who are not known to us, we may refuse the item, require all endorsers to be present, or require that the endorsements be guaranteed by another financial institution acceptable to us before we accept the item. If you routinely request that we deposit third party checks, we may require that you enter into a separate agreement with us for that purpose. We may also refuse to accept such an item for encashment.



## **ITEMS SENT FOR COLLECTION**

We and other institutions may refuse to accept a check or other item for deposit or may accept it on a collection basis only. This often occurs with foreign, questionable or damaged items. If we accept an item for collection, we will send it to the institution upon which it is drawn, but will not credit your account for the amount until we receive the funds from the other institution. If we elect to credit your account before then, we may charge the amount back against your account if we do not receive payment for any reason. We may impose a fee in connection with sending and receiving items for collection (e.g., by charging your account or deducting the fee from the amount remitted). Other institutions that send or receive items for collection involving your account also may impose a fee for their services.

## **VERIFICATION AND COLLECTION**

Any item that we cash or accept for deposit is subject to later verification and final payment. We may deduct funds from your account if an item is lost, stolen or destroyed in the collection process, if it is returned to us unpaid, or if it was improperly paid, even if you have already used the funds. Cash deposits are also subject to later verification.

## **ACH PROVISIONAL CREDITS**

Credit for an automated clearing house (“ACH”) transfer is provisional until final payment is received by the payee’s financial institution. Until that happens, the party originating the transfer is not deemed to have made payment to the beneficiary, and the payee’s bank is entitled to a refund of the provisional credit. If we give you provisional credit for an ACH transfer, but do not receive final payment, you become obligated to us for the full amount without prior notice or demand.

## **NOTICE OF INCOMING TRANSFER**

We are not required to give you a separate notice of our receipt of an ACH transfer. If we accept ACH credits to your account, you will receive notice of the credit on your next regular periodic statement. Although we may send notice of a non-ACH incoming funds transfer (e.g., a wire), we assume no obligation to do so. Transfers to your account will be reflected on your regular periodic statement. You may also contact a branch during normal business hours to determine if a transfer has been credited to your account. This information is available to you anytime via CitiPhone Banking®, Citi Mobile® or Citibank® Online.

## **RETURNED ITEMS/TRANSACTIONS**

When checks or other items that you deposit to your account are returned for insufficient or uncollected funds, we may, at our discretion, re-present those checks or other items for payment a second time without notifying you that the check or item was returned. You agree that we are not responsible for any loss or damage you may incur as a result of our not notifying you when such check or other item was first returned. At our option, we may re-present the check electronically.

We may also place a hold on the funds in question (see “Funds Availability at Citibank” section in the Marketplace Addendum) or charge your account for the amount (and any interest earned on it) whether or not the return or notice of non-payment is proper or timely.

This also applies to checks drawn on us which are not paid for any reason, and to checks that are returned to us in accordance with any law, regulation or rule (including a clearinghouse rule). We may assess a fee for each returned item and notify you of the return orally, electronically or in writing.

If we receive an affidavit or a declaration under penalty of perjury stating that an endorsement on an item deposited to your account is forged, that the item contains an alteration, or that there has been a breach of warranty in connection with the item, we may charge the item back against your account or place a hold on the funds pending an investigation, without prior notice to you.

## RECONSTRUCTING LOST, MISSING, OR DESTROYED DEPOSITS

When you cash or deposit a check or other item with us, we act as your agent to collect the item. You assume the risk of loss for deposited items that are lost, missing, or destroyed during the processing and collection of the item(s). We may reverse any credit given and any interest earned or accrued for such a deposited item, and we may recover the amount of any funds disbursed for any such cashed item from any account you maintain with us.

You agree to cooperate fully with us to reconstruct such a deposited item by promptly:

- Providing us with a copy of the front and back of the deposited item from your or the issuer's records;
- Asking the issuer of the item to place a stop payment on it (at our expense) and to issue a replacement item to you (if the deposited item has not been paid); and
- Reviewing your records and other information to obtain the issuer's identity and any other information about the deposited item. If you fail to cooperate with us to reconstruct the deposit, we may adjust any credit made to your account for the deposited item.

## OUR RIGHT TO REFUSE DEPOSITS

We may, at our discretion, refuse to accept funds for deposit to your account for any reason. We will, to the extent practical, try to facilitate your transaction by the best means available, including sending the item for collection or forwarding the item to the appropriate processing area. Your account will not be credited until collection or processing is completed.

## ACCOUNT BALANCE AND TRANSACTION INFORMATION

Although you may view your account information on Citibank® Online, Citi Mobile® or at an ATM and you may receive account information through CitiPhone Banking® and account updates through Citi® Text Banking, the information provided through any of these means may not include recent transactions and may also include funds that are not available for immediate withdrawal.

The end of Business Day cut-off time for the transactions listed in the following chart is 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time). The cut-off time impacts the actual day on which these transactions will be effective and reflected in your account balance.

Type of Transaction Performed	Channel Where Transaction is Performed
Deposits and Payments <sup>2</sup>	Proprietary Citibank ATMs
Mobile Check Deposit	Citi Mobile®
Withdrawals	All ATMs
Citibank® Global Transfers	Citibank® Online, Citi Mobile®
Internal Transfers to other linked Citibank Accounts	Proprietary Citibank ATMs Network ATMs (primary account only) <sup>3</sup> Citibank® Online Citi Mobile® Telephone-initiated transfers (automated or staff-assisted)

<sup>2</sup> Other than transfer payments to linked Citi Credit Cards.

<sup>3</sup> Refer to details in section At a Proprietary Citibank ATM or at an ATM Network Machine.



## EXTERNAL FUNDS TRANSFERS

The following terms apply to any request to transfer funds from your account to an account maintained at another institution other than those made using an online or mobile person to person transfer service which is subject to a separate agreement. Examples of funds transfers covered by this section include wire transfers and Citibank® Global Transfers. In addition to the information provided here, please refer to any funds transfer agreements you may receive when you initiate such a request. For international funds transfers, you will be provided with certain disclosures required by federal law at the time you initiate your request for that transfer. To the extent the provisions in this section are inconsistent with the disclosures provided to you for an international wire transfer, the provisions of such disclosures shall govern. When you request a funds transfer, you authorize us to debit your account for the amount of the transfer and you also authorize us to charge your account any applicable service fees in accordance with the fee schedule in effect at the time of your request. For international funds transfer requests, you will be given information regarding the fees associated with that transfer on the disclosure you are provided at the time of the transfer request.

**Reliance by Citibank.** Citibank will rely on the information you provide in making a funds transfer on your behalf. It is your responsibility to provide Citibank® with accurate information regarding that transfer, including the account number of the beneficiary of the funds transfer and where applicable, the number (such as “BIC” or “SORT”) identifying the beneficiary institution; payment will be processed based on the number(s) provided by you. Should you provide an incorrect account number and/or beneficiary institution identifier, you understand that any losses resulting from the funds being credited to the wrong account will be your responsibility. For international transfers, you may be required at the time you initiate the request to provide Citibank with information regarding the currency in which the beneficiary account is maintained. You understand and acknowledge that Citibank will rely on this information in executing your request in accordance with the provisions set forth in the “Currency of Transfer” paragraph below.

**Security Procedures.** When you place an order for a funds transfer, we will follow a security procedure established for your protection and ours to verify that the transfer has been properly authorized. You understand that the security procedure is designed only to verify the source of the funds transfer instruction and not to detect errors in the content of that instruction or to prevent duplicate transfers. The procedure depends on the means by which you provide instructions to us. Unless we agree on another security procedure, you agree that we may confirm the authenticity and content of instructions by placing a call to any authorized signer on your account. By placing a transfer order, you agree to our use of the applicable security procedure. You agree to be bound by any funds transfer request that Citibank receives and verifies in accordance with the security procedure outlined above.

**Transfer to a Beneficiary Bank.** When you request a funds transfer, you must select a financial institution to receive it. For funds transfers within the U.S., the beneficiary bank must be a member of the Federal Reserve System, a correspondent bank of such a member, or a Clearing House Interbank Payment System (CHIPS) member. You may request that the funds either be deposited into a particular account at the beneficiary bank or be held at the beneficiary bank for your beneficiary. The beneficiary bank is responsible for notifying the beneficiary that the funds are available. After the funds are transferred to the beneficiary bank, they become the property of the beneficiary bank. The beneficiary bank is responsible to locate, identify, and make payment to your beneficiary. When you identify a beneficiary by name and account number, the beneficiary bank may make final payment of the funds to the person identified by the account number even if the account number identifies a person different than the named beneficiary.

If the beneficiary cannot be located, the funds may be returned. Except as may be prohibited by federal law, any losses resulting from an incorrect account number or other misidentification of your beneficiary provided by you are your responsibility and not Citibank’s.

**Currency of Transfer.** Funds Transfers to beneficiaries within the United States are made only in U.S. dollars. For international transfers, Citibank may ask you to indicate the currency in which the beneficiary account is held. If you indicate that the account is held in U.S. dollars, your transfer must be made in U.S. dollars. If you indicate that the account is held in foreign currency (either the local currency of the country where the account is maintained or another foreign currency offered by Citibank) Citibank will send the transfer in that foreign

currency unless the transfer in foreign currency is prohibited by local restrictions of the destination country. If you indicate you do not know the currency in which the beneficiary account is held, you can choose to send the transfer in U.S. dollars or in one of the foreign currency options provided by Citibank at the time of the transfer request. You understand that Citibank has the right to rely on your statement as to the currency of the beneficiary account and that it will not be responsible for any error in the information it provides you concerning the applicable exchange rate and the amount of funds to be received by the beneficiary should your statement be incorrect and a currency conversion occurs after Citibank sends your transfer. For transfers in foreign currency, Citibank will convert your U.S. dollar payment to the foreign currency selected by you at Citibank's exchange rate in effect at that time for similar transactions. The exchange rate includes a commission to Citibank for exchanging the currency. Information regarding the applicable exchange rate will be provided to you at the time you initiate the transfer request.

In addition, in the case of transfers into your account which are sent in foreign currencies, we will convert the funds into U.S. dollars at our current conversion rate. Our conversion rate for both outgoing and incoming foreign fund transfers includes a commission for the conversion service.

**Delays or Non-Execution of Funds Transfers.** We will not be liable for any delay or failure to execute your funds transfer request or delay in making the funds available to the beneficiary due to circumstances beyond the control of Citibank or any intermediary or beneficiary bank handling the transfer including, without limitation, any inaccuracy, interruption, delay in transmission, or failure in the means of transmission of your funds transfer request or execution of such request by the bank, whether caused by strikes, power failures, equipment malfunctions, or delays caused by one or more of the institution's fraud screening procedures or compliance procedures for anti-money laundering, economic sanctions or similar laws. You further agree that we may refuse to process or delay processing any request if it would violate any guideline, rule, policy, or regulation of any government authority or funds transfer system.

**Incoming Funds Transfers.** Notice of your incoming funds transfers will be deemed to have occurred when you receive your periodic bank statement, or another notice from us, containing a credit to your account for the funds received. Also, to determine if a funds transfer has been credited to your account, you can call CitiPhone Banking®, view your account information on Citibank® Online or Citi Mobile®, or request account updates via Citi® Text Banking.

## CANCELLATIONS OR AMENDMENTS OF FUNDS TRANSFER REQUESTS

**Applicable to Consumer International Citibank Global Transfers and International Wire Transfers.** You have the right to cancel your funds transfer request for a full refund or to amend your funds transfer request provided you cancel or amend your request within thirty (30) minutes of your authorizing payment for that transfer. If you request a cancellation or amendment after this thirty (30) minute period, the provisions under the paragraph "Applicable to all other Funds Transfer Requests" will apply.

To cancel a Consumer International Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service), sign into citibankonline.com or Citi Mobile. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

**Applicable to all other Funds Transfer Requests.** You may cancel or amend a funds transfer request (including a consumer international transfer not cancelled or amended in accordance with the special rules described in the section above) only if we receive the request prior to the execution of the funds transfer request and at a time that provides us with a reasonable opportunity to act upon that request. If your funds transfer request has already been executed by Citibank, you understand and agree that the request to cancel or amend the funds transfer will be effective with the voluntary consent of Citibank and the beneficiary bank.

Citibank will first have to check with the beneficiary bank to determine whether or not the beneficiary bank will return your funds. If the beneficiary bank confirms that the funds are returnable and the funds are returned to Citibank, Citibank will return the funds to you. The amount that is returned to you may be less than you originally

transferred because of service charges of the beneficiary bank and/or Citibank. Your returned funds will be in U.S. dollars. If your funds transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return. Citibank shall not be liable to you for any loss resulting from the failure of the beneficiary bank to accept a cancellation or amendment of your funds transfer request.

**Please Note:** If your transfer is returned by the beneficiary bank to Citibank, an amendment request cannot be accepted and as a result, the funds will automatically be credited back to your account less any applicable service charges. If your transfer was in foreign currency, your returned funds will be in U.S. dollars at the exchange rate established by Citibank on the date of return as indicated above.

**Rejection of a Funds Transfer Request.** We reserve the right to reject your funds transfer request without cause or prior notice. We may reject your request if the dollar value of one or more of your transfer requests exceed your daily transfer limit, if you have insufficient available funds in your account for the amount of the funds transfer and applicable fee, if the information you provide in connection with that transfer is incomplete or unclear, if we are unable to confirm the identity or authority of the person providing the request, or if we are unable to fulfill your request for any other reason. For international transfers you understand we are required by U.S. regulations to provide you with certain information about your transfer request and if we are unable to provide you with that information at the time of your transfer request for any reason, we will need to reject your request. If we reject a request for a funds transfer, you will be notified of the rejection at the time of your request or as soon thereafter as we determine to reject the transfer request.

**General Tips for Wire Transfer Safety.** Wire transfers are a fast way to send money to individuals and businesses. However, because they are fast and final they can also be a target for fraud. According to the Federal Bureau of Investigation, the incidents of wire transfer scams have increased significantly. Common scams include: phishing (attempts to obtain sensitive information such as account details by posing as a reputable company via email, text, or phone); family emergency (receipt of a message from a friend or family member claiming to be in need of money for an emergency); and IRS Imposters (fake IRS tax notices or individuals impersonating as IRS agents claiming you owe taxes). For additional recent and common scams, please visit the Federal Trade Commission web site at <https://www.consumer.ftc.gov/features/scam-alerts>.

Your financial security is important to us. We encourage you to take the following steps to reduce your risk of fraud when sending wire transfers:

- Know Who You are Dealing With — Do not send funds to an individual or business you don't know personally.
- Verify your Wire Transfer Instruction — Check the information you include on a wire transfer instruction to verify the information is correct.
- Verify the legitimacy of what you are paying for — Independently confirm (whether in-person or through a trusted third-party) the legitimacy of what you are paying for.
- Be Cautious of any Recipient Claiming Urgency — Don't be rushed into initiating a transfer to anyone claiming an urgent deadline.

If you believe you may have been a victim of a wire transfer scam, time is of the essence. Please contact Citibank immediately so that we may contact the corresponding financial institution that may have received the fraudulent wire transfer.

## CLAIMS

**Applicable to claims or questions with respect to Consumer International Citibank Global Transfers and International Wire Transfers.** Please refer to the "Error Resolution and Notice Procedures for Claims or Questions concerning Consumer International Global Transfers and International Wire Transfers." paragraph under "Electronic Banking" for a description of your rights.

**Applicable to claims or questions with respect to domestic Citibank® Global Transfers.** Please refer to the "Error Resolution and Notice Procedures for all other Electronic Fund Transfers" paragraph under "Electronic Banking" for a description of your rights.

**Applicable to claims or questions with respect to Domestic Wire Transfers.** You have the responsibility to let us know of any error, delay or other problem with your funds transfer within thirty (30) days from the date you receive notification that we have transferred the funds. In the event that your transfer was delayed or erroneously executed as a result of erroneous information you provided, you understand that you may be responsible for the amount of that transfer and any associated fees. If your transfer was delayed or erroneously executed as a result of Citibank's error, Citibank's sole obligation to you is to pay or refund such amounts as may be required under the Uniform Commercial Code Article 4A or by other applicable law. Any claim for interest payable by us shall be at our published savings account rate in effect within the state of the home financial center of the account from which the funds transfer was made.

**Limitation of Liability.** Citibank shall not be responsible for any incidental or consequential damages or expenses arising in connection with your funds transfer.

## WITHDRAWALS

### Where to Make a Withdrawal

**At a Citibank branch.** You can withdraw up to your available balance by cashing a check or making a withdrawal at a Citibank branch. We may require you to present identification.

**At a Proprietary Citibank ATM or at an ATM Network Machine.** You can use your Citibank® Banking Card to withdraw cash from your eligible linked accounts at a Proprietary Citibank ATM and from primary linked accounts at a Network ATM. Depending on the terms of your account, there may be a Citibank transaction fee for cash withdrawals from a Network ATM other than those which you can use without incurring a surcharge as described in the following paragraph.

You can withdraw cash, get information and make transfers between your eligible linked Citibank accounts with no surcharge fee when you use your 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. 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.

### Cash Withdrawals

Cash withdrawals or payments at any Citibank branch may be restricted due to the limited amount of currency on hand. If we do not have sufficient cash for a large withdrawal or payment, we may make arrangements for a later cash payment or offer to make payment with an Official Check. We assume no responsibility to provide personal protection for customers who elect to carry large sums of money off our premises.

### Writing a Check

You can write a check for any amount up to the Available Now balance (including any Checking Plus® or Safety Check availability) in your checking account or money market account, provided your account offers a check-writing feature, by using one of the personalized checks you receive from us or one of the compliant checks that you have ordered elsewhere. Checks must be written in U.S. dollars.

### Paying Your Checks

**Electronic Presentment of Checks.** We may charge your account on the day that a check or other transaction is presented (or returned) to us directly or electronically for payment. We may charge your account or place a hold on funds at an earlier time if we receive notice that a check or other item deposited to your account is being returned, or if we receive notice that your check or electronic payment (e.g., at a point-of-sale) is being processed for collection. Please note: Some merchants may obtain authorizations in advance for point-of-sale transactions in an amount greater than the final transaction amount. You agree that we may place a hold on sufficient funds to cover the amount of the authorized transaction, pending its final settlement through the system, even if that amount exceeds the actual amount of the transaction. This could affect the balance available to cover other transactions.

**Check Processing Cut-off Hour.** In order to handle the large volume of checks processed each day, we may treat any check you have written that is presented for payment after 2:00 P.M. on a Business Day as if it were received on the next Business Day. Our cut-off hour with respect to any notice, knowledge, stop payment or post-dated check order, or legal process received by us involving a check we have received for payment is one hour after the opening of the Business Day following the Business Day on which we received the check. Our cut-off hour for check processing purposes with respect to our right of setoff is midnight of the Business Day following the Business Day on which we received the check, or such later time by which we must return the check.

**Notations on Checks.** We may ignore any legal copy appearing on your checks (such as “Void after 60 days”). Our decision to pay or not to pay a check is based on funds available in your account and other factors. It may not be affected by any subsequent deposits to your account.

**PLEASE NOTE:** As checks you have written are presented to us for payment during the course of a Business Day, we may place a hold on available funds in your account for the amount of those checks resulting in a reduction in your available account balance throughout that day. The held funds may be applied against processing of those checks or other transactions later that day.

We process most checks by automated means based on information encoded on the checks. As such, we may not physically examine all checks to determine if they are properly signed or completed. You agree that we may rely on such a process and that it will be deemed an acceptable standard of care on our part.

**Post-Dated Checks.** You agree not to write post-dated checks. If you do, we may or may not pay the check on the day it is presented.

The following applies to you if the governing state law of your account is in a state other than New York: If you write a post-dated check on your account and intend that the check will not be paid by us until the date written on the check, you must notify us to register it at the time you write the check. In order for your registration notice to be effective, you must call CitiPhone Banking® and provide the number, payee, amount and date of the check. You may also send written notice of your post-dated check request to us at the address printed on your periodic statement. An oral or written request to register a post-dated check is good for six (6) months and may be renewed for additional six (6) month periods by giving written notice to us within the period during which the original notice is in effect. A post-dated check will be registered only if the notice is received at such a time and in such a manner as to afford us a reasonable opportunity to act on it before we take action with respect to the check. We may pay any post-dated check that has not been properly registered with us or not registered in a timely manner. If we re-credit your account after paying a postdated check over a valid and timely postdated check notice, you agree to transfer to us all of your related rights against the payee or other holder of the check, and to assist us in legal action taken against that person.

**Stale-Dated Checks.** You agree that we may pay or reject a check which is presented to us for payment more than six months after its date (a “stale-dated” check), even if the presentment occurs after the expiration of a stop payment order. We normally do not examine the date on checks presented for payment. You agree that we are not required to identify stale dated checks or to seek your permission to pay them. To make sure that a check will not be paid, you should place a stop payment order on the check.

### **Stop Payment Orders (Checks)**

**General.** Any signer on the account can instruct us to stop payment on a check that has not been paid by issuing a stop payment order at a Citibank branch, through Citibank® Online or by calling CitiPhone Banking®. For information about stopping payment on an automatic withdrawal or payment from your account (ACH), please refer to “Stop Payment Orders (Automatic Transfers)” in the Electronic Banking Section of this Manual.

A stop payment order must be received in a time and manner that gives us a reasonable opportunity to act on it before paying, accepting, certifying, cashing or otherwise becoming obligated to pay the item. Payment cannot be stopped on a check that has already been paid or that is in the process of being paid. At the time that you place a stop payment order, we may not be able to tell you whether the check has been paid or is in the process of being paid. Under certain circumstances, the law may allow the party in possession of the check to enforce payment, despite the stop payment order. You agree to indemnify us against any claim or loss resulting from honoring your stop payment request.



When you place a stop payment on a check, a stop payment fee may apply. Please refer to “Other Fees and Charges For All Accounts” in the Marketplace Addendum for a schedule of applicable fees.

When you place a stop payment order on a check and believe that the check may be converted to an electronic transaction (ACH), you should also place a second stop payment as an ACH. There is no fee for the second stop payment.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the check;
- The check number;
- The exact amount (dollars and cents) of the check; and
- The payee’s name.

We may use some or all of the information, in our sole discretion, to identify a check. If the information is not exactly correct, the stop payment may not be effective.

**Effective Period of Stop Payment Order: Renewal.** A stop payment order on a check will stay in effect for six (6) months from the date we accept the stop payment order, unless you instruct us to cancel it or to renew it, provided that we have not already returned the check. The order may be renewed for additional six (6) month periods.

Your instructions to remove or renew a stop payment order must be received in a time and manner that gives us a reasonable opportunity to act upon it.

**Payment over Valid Stop Payment Order.** If you believe that we have paid a check over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the check; and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the check or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has insufficient funds to cover the indebtedness we may also exercise our right of setoff.

**Replacement Check.** If you write a new check to replace one on which you have placed a stop payment order, be sure it has a different check number and date. It is also helpful if you write the word “replacement” on it so it is not mistaken for the original check.

**Official Checks and Money Orders.** You may not as a matter of right place a stop payment on an official check, money order, or international cheque. If such an instrument has been lost, stolen, or destroyed, you and/or the payee may, under certain circumstances, be allowed to place a stop payment by completing a “Stop Payment Request and Indemnity Agreement” form. We may require that you wait ninety (90) days before reissuing the check or reimbursing you. You may also be required to purchase a surety bond for twice the amount of the instrument.

## Posting Order

We may accept, pay, certify, or charge to the appropriate account, Transaction Items in the order we choose. Even if we provisionally post Transaction Items to your account during the day, we may treat them as if we received all of them at the end of the day.

For purposes of the “Deposit Transaction Item Returned Unpaid,” “Posting Order,” “Overdrawing Your Account,” “Insufficient Funds to pay a Transaction Item,” and “Overdraft Protection” sections of the Client Manual, a “Transaction Item” includes in-person transfers or withdrawals, drafts, ACH transactions and transfers by other electronic means, account fees and charges, service charges, product, service or bank fees, checks, substitute checks, service charges, purported substitute checks, electronic items or transactions, drafts, remotely created checks, image replacement documents, indemnified copies, preauthorized payments, automatic transfers, telephone initiated transfers, online banking transfers or bill payment instructions, withdrawal slips, adjustments, and any other instruments or instructions for the payment, transfer or withdrawal of funds including an image or photocopy of any of these.

Generally, your deposits and withdrawals are processed as follows:

**First:** Deposits made before the cut-off time are added to your account balance.

**Second:** Fees for services we provide.

**Third:** Transactions received real-time during the day are deducted as they occur if there is a sufficient available balance in the account to pay for the transaction and any associated fee. Example: ATM, debit PIN or teller withdrawals including cashed checks; transfers or Citibank® Online bill payments initiated by you, debit card purchases at a merchant and most ACH debits that we receive throughout the day.

**Fourth:** Checks presented for payment and any ACH debit not deducted during the day are deducted from your remaining available balance in the order of lowest to highest dollar amount.

### **Overdrawing Your Account**

Citibank encourages its customer to consider the impact of overdrawing an account.

Your deposit account with us is overdrawn if your Available Now balance is less than \$0 (negative balance). You can minimize overdrawing your account by maintaining an Available Now balance in your account sufficient to cover your Transaction Items. An account may become overdrawn for a variety of reasons, including if you perform a transaction on your account that reduces your Available Now balance to less than \$0.

In the event of insufficient funds to pay one or more Transaction Items from your Available Now balance, in our sole discretion we may return (“Returned Items”) or pay (“Overdraft”) one or more Transaction Items.

We will not allow you to overdraw your account in certain circumstances. These may include certain activities, such as branch withdrawals, ATM transactions, and transactions using your Citibank® Debit Card. In addition, accounts in the Access Account Package are designed so that Transaction Items that cause an overdraft will not be authorized. Please review “Access Account Package” in the Marketplace Addendum for additional information. For certain other account activities, such as a check transaction or ACH payment, in our discretion, we may allow or deny a transaction that would cause an account to be overdrawn.

### **Insufficient Funds to pay a Transaction item**

Our payment of any Transaction Item that creates an Overdraft in no way obligates us to continue that practice at a later time. We may discontinue paying Overdrafts without notice to you.

Although Citibank does not charge fees for Returned Items and Overdrafts, you may be charged a fee by the merchant or other payee. A Return Deposit Item may occur whether or not your account is overdrawn and is not an overdraft fee or a Returned Item fee. You may be charged this fee when checks that you deposit into your account are returned by the paying bank for insufficient or uncollected funds.

Please be aware an entity that presents a Transaction Item for payment and is returned, may represent it for payment multiple times even if we have already returned it for insufficient funds. Each presentment may decrease your Available Now balance.

If your account balance is insufficient to pay your Transaction Item and we pay an Overdraft, you and all owners and beneficial owners of the account will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Accounts with a zero or negative account balance may be closed. Your obligations for Transaction Items conducted by you will survive the termination of the account and this Agreement.

### **Overdraft Protection**

This section outlines two options that are designed to help you cover overdraft amounts in your checking account. Ask us for information which may include an application.

### **Safety Check**

Safety Check covers overdraft amounts by transferring funds from your linked money market or savings account. The linked contributing account also covers the use of deposited funds that are not yet available in your checking account.

## **Contributing Accounts**

When you sign up for Safety Check, you may select one account you maintain at Citibank as your “Contributing Account.” Your Contributing Account can only be a savings or money market account. Only Available Now balances in your Contributing Account can be used for Safety Check coverage.

When Safety Check is used to cover your use of funds in your checking account that are not yet available (uncollected), a like amount in your Contributing Account will be held until the deposited funds become available. The funds held in your Contributing Account are not transferred to the checking account and will continue to earn interest.

### ***Safety Check Transfers***

Safety Check transfers from your Contributing Account will be made in the amount needed to cover your overdraft amounts rounded up to the next \$100 increment. We reserve the right to pay a Transaction Item and not to process a Safety Check Transfer.

### ***Transfers***

No more than \$99,999.99 per statement period will be transferred from your Contributing Account to cover overdraft amounts or use of uncollected funds in your checking account.

## **Checking Plus® (variable rate) Line of Credit**

Checking Plus is a revolving line of credit account linked to your Citibank checking account that provides overdraft protection and allows you to borrow the extra cash you need. Funds are automatically transferred from the Checking Plus line to the checking account to cover overdraft amounts; you can also withdraw cash at any time directly from your Checking Plus account without overdrawing your checking account (up to your available credit limit).

The terms of a Checking Plus (variable rate) line of credit account are included in a separate Agreement and Disclosure that you will receive at time of account application or shortly thereafter.

For all Checking Plus® and Checking Plus® (variable rate) Line of Credit customers. Please refer to your Checking Plus or Checking Plus (variable rate) Line of Credit Account Agreement and Disclosure, as applicable, for terms, conditions and fees relating to transfers from Checking Plus Line of Credit or Checking Plus (variable rate) Line of Credit Accounts.

## **Withdrawal Refusals**

In some instances, we may refuse a request for a withdrawal or transfer from an account. The following list includes, but is not limited to, the most common reasons we might refuse such requests:

- If the funds you wish to withdraw are not yet available; (See the “Funds Availability at Citibank” section of the Marketplace Addendum.)
- If we decide to require seven (7) days advance written notice and we have not received such notice;
- If there are insufficient funds in your account;
- If you use a type of check not acceptable to us;
- If the funds you wish to withdraw are being held to cover a checking account withdrawal under our Safety Check service;
- If the funds you wish to withdraw are being held due to cashing of a third party check against the account or for any other reason;
- If the withdrawal would consist of money owed to us;
- If the withdrawal you are requesting is of the type that is limited by federal regulations, and you have already reached the applicable limit;
- If, in the case of a joint account, any account signer gives us written instructions not to permit a withdrawal;
- If the account is pledged as collateral for a loan;
- If an account owner has died and we have not received all documents required to release funds in the account;



- If we have not received documents or identification required to permit access to the account, such as when the account is new and documentation remains missing;
- If we have been ordered by a court or other legal process not to permit the withdrawal;
- If you do not present us with appropriate identification or any other information that we may require;
- If we are aware of any dispute relating to the account or funds in the account;
- If we have some suspicion of fraud, irregularity, or illegality; or
- If we believe that the signature on a check or item drawn on your account and presented for payment does not appear similar to that appearing in our records.

### **Withdrawal Notice**

We reserve the right to require seven (7) days advance notice before permitting a withdrawal from all interest checking, savings and money market accounts. We currently do not exercise this right and have not exercised it in the past.

### **Check Cashing**

**Your Own Checks.** You can cash a check at any Citibank branch, for any amount up to the available balance with your Citibank® Banking Card or other identification that is acceptable to us.

**Third Party Checks.** In certain instances we may allow you to cash a third party check (i.e. a check originally payable to another person) at a Citibank branch, up to the available balance in your account using your Citibank® Banking Card as identification. If the check is payable to a party other than yourself, we may require that the other party's endorsement be verified or guaranteed before we accept the check. In any case, we may refuse to accept any third party check for encashment for any reason. If you routinely request that we cash third party checks we may require that you enter into a separate agreement with us for that purpose. If we do cash a third party check, a hold may be placed on your account for the amount of the check until the check clears. The amount of the check cashed may also reduce your daily balance or average daily balance for interest and/or fee calculation purposes for up to the number of days it takes for us to collect the check.

**Payee Check Cashing.** When you write one of your checks to another person, that person, with proper identification, may be able to cash it at a designated Citibank branch up to the applicable limit which is currently \$5,000. This limit may change from time to time without notice to you. We may charge a person who cashes your check a fee, or refuse to cash your check, if that person is not a deposit or loan customer of ours. Otherwise, the payee will be required to deposit the check to an account with us or elsewhere. For checks presented for encashment to a Citibank branch located in California or Nevada by a payee who does not bank with us, we may also require the payee to provide a fingerprint before cashing the check. If the payee refuses to provide a fingerprint, or, if a payee refuses to pay our check cashing fee, we may refuse to cash the check. You agree that our refusal to do so is reasonable and that we will not be liable to you for our refusal.

**Check Cashing for Others.** You should not use your account to cash checks for others who are not well known to you. Although we may make funds provisionally available to you and may take steps to determine whether a check will be paid, you are responsible for any loss that occurs if the check is returned to us for any reason (e.g., because it is counterfeit). Our employees cannot promise that checks drawn on or issued by other institutions, including cashier's checks or official checks, will be paid.

# Account Statements and Notices, Periodic Statements

We will provide a periodic account statement to you showing all activity for the statement period, all transactions made with your Citibank® Banking Card, all transfers you authorize in advance, and other account information for the statement period. Your periodic statement will include a summary of your linked account balances and an itemized listing of your transactions by date, including information about checks presented against your account, and other notices about your linked accounts. We use postage-paid ordinary postal-mail to send you statements or notices to the postal mail address reflected in our records for the account.

Regardless of the number of account owners, we only mail to one owner per account. Notification given to any one account owner is considered notification to all account owners and is considered delivered to you on the date we first place the statement or notice in the U.S. mail or the date that the email notifying you that your statement is available on Citibank Online is first sent, regardless of whether or not you receive it.

If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you. Statements and notices held for you will be deemed delivered to you on the date that they are prepared (for held statements), mailed (for returned statements) or otherwise made available to you. At our discretion, we may destroy mail that is returned to us as determined to be undeliverable. If you have a checking, Checking Plus®, or Checking Plus® (variable rate) line of credit account, you will receive a statement each month and that statement will include information regarding all of your other linked accounts.

You can arrange to receive separate statements for your linked Citibank accounts by calling CitiPhone Banking® (see the back cover of this Manual for telephone numbers).

Instead of receiving a paper statement through ordinary postal mail, any signer on an account may elect to enroll in our paperless statement service when you are registered on Citibank Online. If you elect to use the paperless statement service, we will notify you via email of the availability of your statement on Citibank Online. The terms and conditions for the paperless statement service are subject to a separate agreement which you will accept when enrolling in the service and can view at any time on Citibank Online.

## CANCELLED CHECK OPTIONS

Unless you have an account package that allows you to elect otherwise and you have done so, we will not send you images of your cancelled checks.

If you have a checking account in the Citigold® Account Package, Citi Priority Account Package, Citibank® Account Package or a Citi Private Bank Account, you may elect to have your check images delivered with your periodic statements. You must speak with an account representative to sign up for this service. Please note that if you receive check images with your statement, included among those images may be some checks which were presented for payment but which were returned unpaid after your statement was prepared and sent to you.

Images of your cancelled checks presented within the past 18 months are also available to you through Citibank® Online. Additionally, you may request a copy of any of your cancelled checks by calling CitiPhone Banking®. Please refer to “Other Fees and Charges for All Accounts” in the Marketplace Addendum for applicable fees.

## SUBSTITUTE CHECKS AND YOUR RIGHTS

### What Is a Substitute Check?

A substitute check is a paper reproduction created from a digital image of the front and back of the original check and bears the legend “This is a legal copy of your check.” You can use it the same way you would use the original check. Federal law allows banks to replace original checks with “substitute checks.” Under the law, a substitute check is the “legal equivalent” of the original check. In other words, it can be used in the same way and for all purposes for which you would use the original check.

## Your Rights

The following rights apply if you receive a substitute check from us in lieu of the original check. These rights do not apply to original checks or to electronic debits. Your rights as to those transactions remain unchanged and are described in other sections of this Agreement. Please note these rights also do not apply to images of checks furnished to you or viewed through Citibank® Online.

In certain cases, federal law provides a special procedure that allows you to request a refund for losses you incur if you believe a substitute check is incorrectly posted to your account (for example, if you think your account was debited for the wrong amount) and production of the original check is needed to determine the validity of the debit. The losses you may attempt to recover may include the amount that was withdrawn from your account and fees that were charged as a result of the withdrawal (for example, overdraft check fees.) The amount of the refund you may request under this procedure is limited to the amount of your loss or the amount of the substitute check, whichever is less. You are also entitled to interest if your account is an interest-bearing account.

If your loss exceeds the amount of the substitute check, you may be able to recover additional amounts under other laws.

Under federal law, you may receive up to \$2,500 of your refund (plus interest if you have an interest-bearing account) within ten (10) Business Days after we receive a complete claim from you and the remainder of your refund not later than forty-five (45) calendar days after we receive a complete claim from you. You will not be entitled to a refund if we determine that the substitute check was correctly posted to your account. Alternatively, we may reverse the refund (including any interest on the refund) if we later determine that the substitute check was correctly posted to your account.

## FILING A CLAIM

If you believe a substitute check you have received from us was improperly debited to your account, please call CitiPhone Banking® at the number indicated on the back cover of this Manual. You must contact us within forty (40) calendar days of the date we mailed, or otherwise made available to you, the substitute check in question. We may extend the time period if you were prevented from contacting us for extenuating reasons. In certain situations, such as forgery claims, we may require that you put your claim in writing. If so, we must receive the information in writing within ten (10) Business Days from the day you first notified us of your claim. If you are not able to contact us by telephone, you may also write to us at the following address: Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9989.

In investigating your claim, we may request the following information from you:

- Description of how you suffered a loss;
- Amount of your loss;
- Explanation as to why the original check is needed to determine the validity of the amount charged to your account; and
- A copy of the substitute check and/or information to help us identify the substitute check (such as check number, the amount of the check and payee).

# Special Circumstances

## FORFEITED ACCOUNTS

If your account is seized by or forfeited to the United States government or a state government, you no longer have title to the account, and the funds in the seized or forfeited account will no longer earn interest during such period of seizure or forfeiture, even if the funds are eventually returned to you.

## DEATH OR LEGAL DETERMINATION OF INCOMPETENCE

Upon notification of death or legal determination of incompetence, we will block individual accounts; joint accounts may remain unblocked for up to thirty (30) days after we have been notified of an account owner's death. Certain documents must be presented to us before funds in such an account can be paid out and the account closed. For more information about which documents are required, please visit a branch or contact CitiPhone Banking® (see the "Contact Us" section of this Manual for telephone numbers).

## DORMANT ACCOUNTS

Under applicable state abandoned property statutes, your account will be considered dormant (inactive) and we may be required to send to the appropriate state the balances in your deposit account unless you have done at least one of the following during a specified period of time:

- Deposited or withdrawn funds;
- Signed and returned our active account confirmation form; or
- Written to us concerning the account.

A certificate of deposit account that has not reached initial maturity will not be considered inactive, but if the account renews automatically, it can become inactive starting after the initial maturity date.

In complying with these requirements, the laws of the state of your last known address (as recorded on our bank records) govern the inactivity period and specific requirements applicable to your account. If your address, as recorded on our bank records, is outside of the United States, South Dakota law will govern.

## LEGAL PROCESS

Regardless of where or how we are served, we may comply with any state or federal legal process, including, without limitation, any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena or warrant relating to you or your account which we believe to be valid. You agree that we may honor legal process that is served personally, by mail, or by facsimile transmission at any of our offices (including locations other than where the funds, records or property sought is held), even if the law requires personal delivery at the office where your account or records are maintained. You agree that we will have no liability to you for honoring any such legal process. You also agree that we will have no obligation to assert on your behalf any applicable exemptions to execution or attachment under any applicable state or federal law. We will also have and may enforce a right of setoff and security interest against any of your accounts in order to reimburse us for our fees and expenses, including attorneys' fees, court costs and expenses, in complying with legal process.

We may comply with process we deem appropriate even if it appears to affect the interest of only one owner of a joint account. We may refuse to permit withdrawals or transfers from your account until such legal process is satisfied or dismissed even if such action results in insufficient funds to pay a check you have written or otherwise satisfy an obligation you may have incurred.

Accounts opened with trust or fiduciary designations (e.g., "XYZ, Inc. client trust account") may be subject to legal process unless our records contain an express written trust or court order that provides otherwise.

Upon receipt of any legal process, you will be liable to us for our processing fee, and reimbursement for our record research, reproduction and handling costs. We may deduct such fee, as well as any expenses, including, without limitation, attorneys' fees in connection with any such document or legal process, from your account or any other account you may have with us without prior notice to you, or we may bill you directly for such expenses and fees.

You agree to release and indemnify, defend and hold us harmless from all actions, claims, liabilities, losses, costs and damages including, without limitation, attorneys' fees, associated with our compliance with any legal process we believe to be valid.

When we receive an order instructing us to restrict access to funds in an account, we may remove the funds from the account and maintain them separately. These funds will not earn interest and will not be considered as part of your combined balances when we determine account fees and rates.

## **RIGHT OF SETOFF**

Subject to applicable law, we may exercise our right of setoff against any or all of your accounts (except IRA, Keogh plans and certain trust accounts) without notice, for any liability or debt of any owner or beneficial owner, whether joint or individual, direct or contingent, now or hereafter existing, and whether arising from our fees or charges, overdrafts, endorsements, guarantees, loans, attachments, garnishments, levies, attorneys' fees, or other obligations. If an account is a joint or multiple-party account, each joint or multiple-party account owner authorizes us to exercise our right of setoff against any and all accounts of each account owner.

You also agree to allow us to apply any subsequently credited deposit made to your account against any overdrafts and against any fees and charges or other obligations owed us in whichever order we determine. You acknowledge and agree that if you do not want your electronically deposited benefits applied in this way, you have the option of changing your direct deposit instructions by providing notice to the benefits payor at any time.

## **RESTRICTED ACCESS**

There are occasions when we restrict access to deposits, such as when your account application is being processed, when funds are assigned as collateral or when we are required by law to restrict access. If funds assigned as collateral are in interest-bearing accounts, they will continue to earn interest as usual. They may not, however, be used in connection with our Safety Check service.

## **CLOSING A DEPOSIT ACCOUNT**

You may close your account at any time (except as stated otherwise in this Manual). We may allow one owner/signer to close an account without the consent or signature(s) of any other owner(s)/ signer(s). Except in limited circumstances, if you close a Certificate of Deposit account before maturity, you will be subject to an early withdrawal penalty.

We may close your account at any time with or without cause. We may try to notify you in advance should this be necessary, but we are not obliged to do so. If we close your account, we will send you a check for your final balance, if any, minus any applicable account fees and charges. For clients living outside the United States, you may be asked to complete wire transfer instructions to receive your funds. If your account balance is insufficient to pay applicable account fees and charges owed to us, you will continue to be liable to us for the unpaid amount and interest thereon until it is paid in full. Your obligations for transactions and Transaction Items conducted prior to account closure will survive the termination of the account and this Agreement. If we close your account because of negative account activity, we may report that information to a Consumer Reporting Agency.

### **If you close your Account**

If you close your account, your obligations under this Agreement apply to your account even after the account is closed. You should not close your account until all transactions and fees have been paid. Account closures occur at the end of a Business Day. We may delay closing your account if your account does not have a zero balance, has one or more pending transactions, pending interest, an overdrawn balance, hold(s), recent deposit(s) with delayed funds availability, or other restrictions such as third party disputes, subpoenas, court orders, and legal proceedings. Certain accounts may require additional processing.

## CERTAIN DEPOSIT ACCOUNTS WITH TRANSACTIONAL FEATURES

If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as an agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for FDIC “pass-through” insurance. This means the account may qualify for more than the standard deposit insurance amount. If the account has transactional features, you must be able to provide a record of the interests of the beneficial owner(s) in accordance with FDIC requirements in the format presented below. Additional information that describes the process to follow and the information you will need to provide to the FDIC in the event Citibank fails can be found on the FDIC’s website in a document entitled “Deposit Broker’s Processing Guide” in section “VIII. Part 370 Alternative Recordkeeping Entity Processing: Addendum to the Deposit Broker’s Processing Guide.”

In the event that Citibank fails, you agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts. This includes providing the FDIC with the information described above in the required format within 24 hours of bank failure. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in your receipt of FDIC insured funds. Notwithstanding other provisions in this Agreement, this Section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this Section.

### FDIC Format for Account Beneficiary Information (To be completed for each account beneficiary)

Field Number	Field Name	Description
1	Blank	Blank
2	Account Number	Account Number at Citibank
3	Blank	Blank
4	Blank	Blank
5	Tax ID	Customer’s SSN (no hyphens) or Tax ID number
6	Tax ID Code	Code indicates corporate (TIN) or personal tax identification number (SSN)
7	Name 1	Full name of owner line 1 as it appears on the account
8	Name 2	Full name of owner line 2 as is appears on the account
9	Address 1	Address line 1 as it appears on the customer’s statement
10	Address 2	Address line 2 as it appears on the customer’s statement
11	Address 3	Address line 3 as it appears on the customer’s statement
12	City	Address city as it appears on the customer’s statement
13	State	State postal abbreviation as it appears on the customer’s statement
14	Zip	Address zip as it appears on the customer’s statement (no hyphens)
15	Country	Country code as it appears on the customer’s statement
16	Province	Province as it appears on the customer’s statement
17	Blank	Blank
18	Principal	Principal balance of the customer’s account as of the institution failure date
19	Blank	Blank
20	Deposit Account Ownership Category	Single, joint, or business account
21	Transactional Flag	This field indicates whether the account has transactional features. Enter “Y” if account has transactional features, enter “N” otherwise. Transactional features means that the account holder can make transfers or withdrawals from the deposit account to make payments or transfers to third persons or others (including another account of the depositor or account holder at the same institution or at a different institution) by means of a negotiable or transferable instrument, payment order of withdrawal, check, draft, prepaid account access device, debit card, or other similar order made by the depositor and payable to third parties, or by means of a telephonic (including data transmission) agreement, order or instruction, or by means of an instruction made at an automated teller machine or similar terminal or unit

<b>Field Number</b>	<b>Field Name</b>	<b>Description</b>
22	Blank	Blank
23	Blank	Blank
24	Account Beneficiary Full Name	Account beneficiary's first, middle, and last name or the registered name of the entity
25	Account Participant Type	BEN is the type you should use
26	Blank	Blank
27	Blank	Blank
28	Beneficiary's Government-Issued ID	This field shall contain the ID number that identifies the account participant based on a government issued ID or corporate filing. For a United States individual — Legal identification number (e.g. SSN, TIN). For a foreign national individual — where a SSN or TIN does not exist, a foreign passport or other legal identification number (e.g. Alien Card). For a non-individual — the Tax identification Number (TIN), or other register entity number. The SSN or TIN should be used for uniquely identifying the account participant, and is not intended to be used for aggregation purposes
29	Beneficiary's Government-Issued ID Type	The valid account participant identification types, are: SSN = Social Security Number, TIN = Tax Identification Number, OTH = Other



# Foreign Currency Exchange

Citibank's World Wallet® service offers you the convenience of ordering foreign currency at competitive exchange rates quickly and easily. Foreign currency is available in more than 50 different currencies. You can order foreign currency simply by visiting your local Citibank branch or by calling CitiPhone Banking®. Daily order limits may apply. Delivery of foreign currency can be made to your address on record or an alternate address in the continental United States, for an additional nominal charge. Citibank will not deliver to P.O. Boxes or to locations outside of the continental United States. All orders placed for next business day delivery must be made by 3 pm Central Time. For more information about these services, you may visit Citibank.com, call CitiPhone Banking® or 1-800-756-7050 toll-free within the United States. Your account will be automatically charged by us for the amount of your order, plus any applicable service and shipping charges. For redemptions of foreign currency, your account will be credited in U.S. dollars, less any applicable service charges. The exchange rate for a purchase or redemption of foreign currency is the Citibank foreign currency banknote conversion rate in effect at the time you place your purchase order or redeem your currency. This rate includes a commission to Citibank for the conversion service.

## LIMITATION OF LIABILITY

We assume no responsibility and make no representation regarding (a) comparative exchange rates available from other sources, and (b) foreign laws relating to currencies, including, without limitation, the importation of currencies and laws affecting the free convertibility of local currencies.



# Electronic Banking

The following terms apply to a) Electronic Fund Transfers (EFT) (e.g., consumer ATM transactions, point-of-sale (POS) transactions, domestic Citibank Global transfers, Zelle® transfers, ACH transfers and Instant Payments) and b) where indicated International Citibank® Global Transfers and consumer international wire transfers designated as remittance transfers under federal law. Any authorized signer on an account may apply for these services on behalf of all authorized signers. Some EFT services are subject to separate terms and conditions (e.g., Citibank Global Transfers and Zelle transfers) which are provided to you when enrolling in a specific service.

We shall comply with the requirements of, and you shall be entitled to, the remedies for error resolution for an EFT required in accordance with the federal Electronic Fund Transfer Act, 15 USC 1693 or alternatively, the remedies for error resolution for a remittance transfer in accordance with the Dodd-Frank Wall Street Reform and Consumer Protection Act, 15 USC 1693o-1 and regulations promulgated thereunder. You may be entitled to additional rights and remedies — including different limitations of liability for unauthorized transactions — according to the governing state law of your account. For more information, refer to “Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions” in this section of the Manual.

## GENERAL

Please note that each withdrawal, transfer, purchase and cash advance is limited by the amount available in your account or available to you via an overdraft protection program such as Checking Plus®, Checking Plus® (variable rate) line of credit or Safety Check. Some Network ATM operators may impose lower limits on cash withdrawals.

**Limitations on Transfers and Withdrawals and Right to Suspend or Discontinue Services.** At any time we may change the transfer and withdrawal limits that apply when you use an Access Device, and at any time we may suspend or discontinue operation of certain electronic banking services based upon security issues and other factors

**ATM Terminal Transactions.** you can get a record detailing the transactions you perform at Proprietary Citibank ATMs and Network ATMs. For deposits and payments made at Proprietary Citibank ATMs, your deposits and payments are accepted subject to bank verification.

**Termination of Electronic Banking Services.** If you wish to terminate any electronic banking services or no longer wish to use your Citibank® Banking Card, call us at CitiPhone Banking® at 1-888-CITIBANK or write us at P.O. Box 769004, San Antonio, TX 78245-9989.

## ACCESS DEVICES

Generally, you will receive your Citibank® Banking Card when you open your account. If you do not select your Personal Identification Number (PIN) at account opening, you will receive the PIN in a separate mailing. Your PIN is required for all Citibank® Banking Card transactions at Proprietary Citibank ATMs, at Network ATMs or for PIN based POS purchase transactions. You agree to keep your PIN confidential. No bank employee knows your PIN or will ever ask for it. For your protection, we encourage you to periodically change your PIN. You can change your PIN at any time:

- At a Proprietary Citibank ATM;
- At any Citibank branch in the United States;
- On Citibank® Online or Citi Mobile.

If you are unable to change your PIN at a Proprietary Citibank ATM or through the CitiPhone Banking® automated system, you may contact CitiPhone Banking® to request a PIN mailer. The sealed mailer contains a confidential, preset PIN that is systemically generated and mailed directly to you. When you receive the PIN mailer, you will need to call CitiPhone Banking® to activate the PIN.

The PIN you select must consist of four numbers and cannot begin with a zero. Many international ATMs do not have keys with both letters and numbers. If your PIN contains letters, please learn their corresponding numbers, as letters may not always be noted on the keys. You should also be aware that non-Proprietary Citibank ATMs

and international ATMs may limit access to a primary checking account. To initially sign on to Citibank® Online, for additional security, in addition to your Citibank® Banking Card number and your PIN, you will need to choose a Citibank® Online User ID and Password. Together, the User ID and Password you select will be your Access Device for Citibank® Online.

To use the CitiPhone Banking® automated service, in addition to your Citibank® Banking Card, you will need a Telephone Access Code (TAC) or other form of permitted Access Device. Once you have received your Citibank® Banking Card, you can set up this code by calling CitiPhone Banking® (at the number on the back of your Citibank® Banking Card) for instructions on how to establish your TAC. To use the Citi Mobile® App or Citibank® Online, in addition to your Citibank® Banking Card, you will need a User ID and Password. If an unauthorized person has obtained access to your Citibank® Banking Card, your PIN, your Citibank® Online User ID and Password or your TAC, notify Citibank immediately.

Your rights and obligations in the case of unauthorized use of any of your Access Devices are the same as for lost or stolen Citibank® Banking Cards.

We will automatically send you a new Citibank® Banking Card before your current card expires. When you receive your new card, you will need to activate the card by following the instructions enclosed with the card. You will need to sign your new card and destroy your old card.

Please note that the Citibank® Banking Card we issue you is and remains the property of Citibank. We have the right to take possession of it, to demand its return, and to cancel it at any time. You may also cancel your Citibank® Banking Card at any time and for any reason. To do so, cut your card in half and notify us through CitiPhone Banking®, Citibank® Online or at a Citibank branch. You agree to return the Citibank® Banking Card to us upon request.

## WITHDRAWAL POSTING CUT-OFF TIMES

For purposes of determining the Business Day for posting of cash withdrawals from Proprietary Citibank ATMs, the following applies: A Business Day is any day of the week that is not a Saturday, Sunday or bank holiday. Withdrawals made after 10:30 PM Eastern Time (9:30 PM Central Time, 7:30 PM Pacific Time) or on non-Business Days will post to your account on the following Business Day.

## TYPES OF TRANSACTIONS; LIMITATIONS

### Cash Withdrawals

The cash withdrawal limits outlined in the chart may apply on a per account per Business Day basis or on a per Citibank Banking Card, per Business Day basis. The stated limits apply regardless of the number of signers on an account or Citibank Banking Card.

The number of cards issued to a Citigold® Private Client, Citigold Account Package, Citi Priority or Citi Private Bank account customer does not affect the maximum withdrawal limit per account.

### Cash Withdrawal Limits

Account Package or Tier	Limit
Citigold® Private Client Tier	\$5,000 per account per Business Day
Citigold® Account Package*	\$2,000/\$5,000 per account per Business Day
Citi Priority Account Package	\$2,000 per account per Business Day
All Other Account Packages	\$1,500 per Citibank® Banking Card per card, per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$5,000 per account per Business Day

\* The higher cash withdrawal limit applies to Citigold Account Packages with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

For all packages, you may be able to place a \$50 per Business Day cash withdrawal and point of sale limit on the amount you can access from any or all of your deposit accounts using your Citibank® Banking Card. If you would like to place such a limit, please call us at the number on the back of your card.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum for Citibank® Banking Card cash withdrawal limits.

There is no limit to the number of withdrawals you can make. You can use your Citibank® Banking Card to:

- Withdraw cash at a Proprietary Citibank ATM from your linked deposit accounts or obtain a cash advance from your linked line of credit and credit card accounts as permitted by the terms of those accounts;
- Withdraw cash at a Network ATM.

### **Fees for Cash Withdrawals**

There is no charge for making cash withdrawals with a Citibank® Banking Card at Citibank ATM locations in the U.S. Our charges for cash withdrawals at non-Citibank ATM locations will vary based on the account package you selected. When you use a Network ATM other than at a location within our surcharge-free network (see details on page 12), you may be charged a fee by the ATM operator or any network used and you may be charged a fee for a balance inquiry even if you do not complete a transaction.

For fees imposed due to withdrawing cash from your linked Citibank credit accounts (including credit cards), see your applicable customer agreements.

### **Deposits**

- You can make deposits at a Proprietary Citibank ATM, to your linked checking, savings and money market accounts. ATM deposits received before the cut-off time for that Business Day will be considered deposited on that day. ATM deposits received after the cut-off time for that Business Day will be considered deposited on the next Business Day.
- You may have funds sent to your checking, savings and money market accounts by Direct Deposit.

### **Payments to Us and to Our Affiliates**

You can make payments at a proprietary Citibank ATM or through Citibank Online or Citi Mobile directly to qualifying loans linked to your Citibank® Banking Card and Citibank Online/Citi Mobile profile by transferring funds from your checking, money market or savings account to the loan account.\*

\* *Your ability to make a transfer is subject to our Funds Availability Policy and other terms and conditions in this Manual and your Marketplace Addendum.*

### **Bill Payments**

- You can make payments to third parties by calling CitiPhone Banking® or by using Citibank® Online or Citi Mobile®. When you pay your bills through our bill payment service, your payment is transferred electronically or by an official check. Your account or invoice number can be included with your payment, whether it is made electronically or by check. You can schedule a bill payment up to one year in advance and you can schedule a series of recurring payments.
- If you want to cancel a scheduled bill payment, you must do so by 11:59 PM Eastern Time on the day prior to the scheduled payment date. You can cancel a payment via Citibank® Online or by calling CitiPhone Banking® directly at 1-800-374-9700. A CitiPhone Banking® Services representative will be able to assist you whether the bill payment was scheduled via CitiPhone Banking® or via Citibank® Online or Citi Mobile. If you cancel one of a series of recurring payments, all subsequent payments of the series will be cancelled. If a bill payment is made by check, a stop payment order can be accepted under certain circumstances. Stop payment orders cannot be accepted for bill payments made electronically.
- Your periodic Citibank account statement will include all bill payment transactions made through our bill payment service. If you suspect any error in these statements, or if you have questions or need help, you should write to us at Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989, or call CitiPhone Banking®.

- A pre-authorized bill payment can be reviewed online or via CitiPhone Banking®. If you believe an unauthorized bill payment has been or might be made, you should call CitiPhone Banking® directly at 1-800-374-9700.
- There is no monthly charge or transaction fee for paying your bills using Citibank® Online or Citi Mobile, the Telephone Automated Bill Payment Service or when you schedule a single payment or multiple bill payments with the assistance of a CitiPhone representative.
- If we are making a pre-authorized payment to a person or company for you and the amount of that payment will vary from the previous amount, it is the responsibility of that person or company to notify you of that fact. Please contact the payee and/or service provider, and not Citibank, regarding varying payments.

### Bill Payment Limits

Account Package or Tier	Calendar Day Limit	Limit
Citigold® Private Client Tier	\$50,000	\$50,000 per individual payment
Citigold® Account Package	\$50,000	\$50,000 per individual payment
Citi Priority Account Package	\$50,000	\$50,000 per individual payment
All Other Account Packages	\$50,000	\$10,000 per individual payment
Citigold® Account Package for Citi Private Bank Clients	\$50,000	\$50,000 per individual payment
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$10,000 per individual payment
Citigold® Private Client International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citigold® International for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citi International Personal for International Personal Bank U.S.	\$50,000	\$10,000 per individual payment
Citi Global Executive for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment
Citi Global Executive Preferred for International Personal Bank U.S.	\$50,000	\$50,000 per individual payment

### Electronic Check Conversion

- You may authorize a merchant or other payee to make a one-time electronic payment from your checking account using information from your check to:
  - pay for purchases; or
  - pay bills.

### Internal Transfers Between Linked Accounts

- Transfer funds using Citibank® Online, Citi Mobile®, CitiPhone Banking® or at a Proprietary Citibank ATM between your linked checking, savings, money markets, and any linked credit card account. You may also transfer funds between your linked certificate of deposit, checking, savings and money markets accounts on Citibank® Online, Citi Mobile® or CitiPhone Banking®. Transfer funds between your linked checking, savings, money markets or credit card accounts at a Network ATM showing one of the network symbols shown on your Citibank® Banking Card. For transfer limits on your linked Citibank credit accounts (including credit cards) refer to your applicable customer agreements. Transfer funds using Citibank® Online or Citi Mobile between your eligible checking or money market account and a linked Citigroup Global Markets Inc. Account (“CGMI Account”). Transfers to a linked CGMI Account can be done up to \$500,000 per Business Day. Transfer requests to a linked CGMI Account placed after 4:00 PM Eastern Time on a Business Day or any time on a non-Business Day will be processed on the following Business Day. To be eligible for this CGMI Account linking,

your checking or money market account must be in the same title as your CGMI Account. Your checking or money market account cannot be used as a transaction account for your CGMI Account transactions. Citigroup Global Markets Inc. may have additional linking requirements and terms and conditions. To arrange for this linkage, please contact your Citigroup Global Markets Inc. advisor.

- Transfers can be arranged on a weekly, every-other-week or monthly basis, except for transfers to a linked CGMI account which are only permitted on an individual basis. All checking, savings and money market accounts allow making automatic transfer withdrawals and accept automatic transfer deposits from eligible accounts. Examples of these are monthly interest transfers from your savings account to your checking account or monthly transfers to fund your Individual Retirement Account.

### **Citibank® Global Transfer Service**

You can use any eligible Citibank® checking, savings or money market account via Citibank® Online or Citi Mobile to transfer funds to the account of another Citibank customer in the U.S. or in select markets outside the U.S. or receive funds into your account from another Citibank customer in the U.S. The minimum transaction amount is \$1, exclusive of the transaction fee. There is no fee for receiving a Citibank® Global Transfer into your account. When you send a Citibank® Global Transfer to the account of another Citibank customer in the U.S., the funds will be debited from your designated eligible account and immediately credited to the recipient’s account. Transfers to U.S. accounts will be made in U.S. dollars. When you send a Citibank® Global Transfer to another Citibank account held by you or anyone else outside of the U.S., the funds will be debited from your designated eligible account and credited to the recipient’s account. Generally, the transfer will be made in the currency of the foreign recipient’s account. Citibank’s exchange rate includes a commission for the conversion service. For general terms and conditions regarding external funds transfers, please refer to the “External Funds Transfer” terms in the Account Balance and Transaction Information section of this Client Manual.

#### **Fees:**

For all account packages, there is no transfer fee for using Citibank® Global Transfer Service to make Account to Account fund transfers to any country.

#### **Citibank® Global Transfer Service Limits for Account-to-Account Transfers (transfer limits are stated in U.S. dollars):**

<b>Account Package or Tier</b>	<b>Citibank® Online</b>	<b>Citi Mobile®</b>	<b>Weekly Limit</b>
Citigold® Private Client Tier	\$100,000	\$100,000	\$500,000
Citigold® Account Package	\$100,000	\$100,000	\$150,000
Citi Priority Account Package	\$75,000	\$75,000	\$100,000
Citi Alliance <sup>SM</sup> Account Package	\$100,000	\$100,000	\$150,000
All Other Account Packages	\$50,000	\$50,000	\$50,000
Citigold® Account Package for Citi Private Bank Clients	\$100,000	\$100,000	\$500,000
Citibank Account Package for Citi Private Bank Clients	\$50,000	\$50,000	\$50,000

**PLEASE NOTE:** The transfer limits described in this section may vary at our discretion and without prior notice based on risk factors relevant to this service and your personal transaction activity.

**Destinations:** We may change the permitted destinations for Citibank Global Transfers from time to time based on security issues and other factors. Approved destination countries may change. Information on available countries can be obtained through CitiPhone Banking®, Citi Mobile®, and Citibank® Online.



## **Inter-Institution Transfer (IIT) Service**

You can request a transfer of funds through Citibank® Online: (1) from your eligible Citibank account\*\* to a verified account you hold at another financial institution in the United States; or (2) from a verified account you hold at another financial institution in the United States to your eligible Citibank account in the United States. Citibank generally uses the ACH Network to execute the Inter-Institution Transfer requests, but other methods of transfer may also be used. All requests must be made through Citibank® Online and are subject to the terms of this Manual, your Inter-Institution Transfer Service agreement, and other agreements and applicable laws and regulations, in each case as in effect from time to time. Currently, there are no fees to send or receive funds using the Inter-Institution Transfer Service. We reserve the right to change the fees charged for the use of the Inter-Institution Transfer Service. A copy of the Fee Schedule for the Inter-Institution Transfer Service is provided with your Inter-Institution Transfer user agreement. Please note that per-transfer and aggregate limits apply to both incoming and outgoing transfers. In addition, minimum available balance requirements apply to both incoming and outgoing transfers. Please refer to your Inter-Institution Transfer user agreement for specific information regarding these restrictions.

*\*\*Eligible accounts are Citibank accounts (i.e. deposit accounts) owned by the Citibank® Online user (initiator of the transaction) that accepts ACH transactions. You must own both the Citibank account and the external account in order to make a transfer using Inter Institution Transfer (IIT) Service. Transfers to third parties are not permitted.*

## **Mastercard® MoneySend**

You can use your Debit Card to send funds person-to-person, or receive funds from a person, business or governmental agency through participating merchants and merchant web sites using Mastercard MoneySend. You can send up to \$1,000 per calendar day and \$10,000 per month when making a person to person transfer and up to \$2,500 per calendar day and \$10,000 per month when receiving person to person transfers. You can receive up to \$50,000 per calendar month from a business or governmental agency. Payments you receive will appear on your statement as “MoneySend Credit” and funds you transfer to another person will appear on your statement as “MoneySend Debit”.

## **Zelle®**

Zelle® is an easy and fast way to send money to other persons — typically within minutes between enrolled customers with a bank account in the U.S. — with just an email address or U.S. mobile phone number. Zelle® is a digital service available within the Citi Mobile® App and on Citi Online® that can be used by you to send and receive money with your checking account.

You are responsible for using the correct U.S. mobile phone number or email address belonging to your friend or family member or other trusted person as well as any keystroke or other errors you make when sending or requesting money.

For a full description of Zelle® including Frequently Asked Questions, please visit Citi Online. Zelle® is subject to terms, conditions and restrictions in the Citibank with Zelle® Terms and Conditions made available to you upon enrolling in the service or at any time on Citi Online.

FOR THE PROTECTION OF YOUR ACCOUNT, ZELLE® SHOULD BE USED ONLY TO SEND MONEY TO FRIENDS, FAMILY OR OTHERS YOU TRUST YOU SHOULD NOT USE THE SERVICE TO SEND MONEY TO RECIPIENTS WITH WHOM YOU ARE NOT FAMILIAR OR YOU DO NOT TRUST. NEITHER CITIBANK NOR ZELLE® OFFER A PROTECTION PROGRAM FOR ANY AUTHORIZED PAYMENTS MADE WITH ZELLE®. FOR EXAMPLE, IF YOU MAKE A PURCHASE USING ZELLE® BUT YOU DO NOT RECEIVE THE ITEM OR THE ITEM IS NOT AS DESCRIBED OR AS YOU EXPECTED.

## **Stop Payment Orders (Automatic Transfers)**

You may stop an automatic withdrawal or payment, or recurring withdrawals or payments from your account, by visiting a Citibank branch, through Citibank® Online or by calling CitiPhone Banking® (see the back cover of this Manual and your periodic statement for telephone numbers and address). If you request a stop payment by phone, we may ask you to confirm your instructions in writing within two (2) weeks. In order to place a stop

payment on an automatic transaction, we must receive your instruction at least three (3) Business Days before the transaction is scheduled to be made. Payment cannot be stopped on an ACH transaction that has already been paid or that is in the process of being paid. If you order us to stop payment on a scheduled transaction in a timely manner and we do not do so, we may be liable for your losses or damages.

You may not be able to stop payment of a check that is converted to an electronic transaction (ACH). If you believe your check has been converted to an electronic transaction, you should also place a second stop payment on that electronic transaction. Please contact the CitiPhone Banking® number on the back of this Manual if you wish to stop such a payment.

If you request a stop payment on all recurring transactions from the same originator (payee), we may require that you confirm, in writing or orally, that you have previously revoked your authorization with the originator (payee). If you fail to provide us with such confirmation, the bank is not obligated to honor your request and may debit your account for subsequent transactions initiated by that originator (payee). Please remember that in order to revoke your authority with that originator (payee) you must notify them at least thirty (30) days prior to the next scheduled transaction.

**Contents of Stop Payment Order.** You will need to accurately provide:

- Your account number;
- The date of the scheduled deduction or, for recurring transactions, the next scheduled deduction date;
- The exact amount (dollars and cents); and
- The payee's name.

We may use some or all of the information, in our sole discretion, to identify a transaction. If the information is not exactly correct, a stop payment may not be effective.

**Effective Period of Stop Payment Order.** A stop payment order on an ACH transaction is permanent. For recurring transactions, this means that your stop payment order will stop all subsequent withdrawals/payments initiated by that originator (payee) unless you contact the bank and request that the stop payment order be removed.

**Payment over Valid Stop Payment Order.** If you believe that we have debited a transaction from your account over a valid stop payment order, we may require you to provide us with evidence of our acceptance of a valid stop payment order and an affidavit describing in detail your loss resulting from the payment of the transaction and, if applicable, further describing in detail your dispute with the payee. If we subsequently determine that you were indebted to the payee for the exact amount of the transaction or less, you agree that we will have the right to debit your account for the amount of the indebtedness. If your account has sufficient funds to cover the indebtedness, we may also exercise our right of setoff.

### **Point-of-Sale (POS) Transactions**

**“PIN Based” Transactions.** You can use your Citibank® ATM Card to purchase goods or services from merchant locations in the United States accepting the Interlink®, Maestro® or Cirrus® network brands by authorizing these transactions using your PIN.

You can use your Citibank® Debit Card to purchase goods or services from merchant locations in the United States accepting the Interlink® network brand by authorizing these transactions using your PIN. When making purchases, select “debit” to ensure these transactions are processed as PIN purchases.

Please note, “Direct Bill Payment” transactions set up with merchants may be processed as “PIN-Based” transactions, even though they may not require a PIN.

**“Signature-Based” Transactions.** If you have a Citibank® Debit Card, you can also use your card to perform an EFT to purchase goods or services and/or receive cash from locations that accept MasterCard®. These transactions are those for which you do not use your PIN and either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature), Internet, phone and mail-order transactions.

All POS transactions made with your Citibank® Banking Card are deducted from your linked Citibank primary checking account. You agree to only use your Citibank® Banking Card for lawful transactions. We reserve the right to block or deny certain merchant categories when you attempt to make purchases with your Citibank® Banking Card. These merchants include, but are not limited to, internet gambling sites.

When you use your Citibank® Banking Card for a POS transaction, certain merchants may ask us to authorize the transaction in advance and may estimate its final value. When we authorize the transaction, we commit to make the requested funds available when the transaction finally settles and may place a temporary hold on your account for the amount indicated by the merchant. Until the transaction finally settles or we determine that it is unlikely to be processed, the funds subject to the hold will not be available to you for other purposes. We will only charge your account for the correct amount of the final transaction, however, and we will release any excess amount when the transaction finally settles.

Your maximum purchase limits on your Citibank® Banking Card per Business Day, per account, are shown below limited by the amount available in your account, whichever is lower:

### Citibank Banking Card Maximum Purchase Limits

Account Package or Tier	Signature Purchase Limit	PIN Based Purchase Limit
Citigold® Private Client Tier	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citigold® Account Package	\$10,000 per account per Business Day	\$10,000 per account per Business Day
	\$25,000* per account per Business Day	\$25,000* per account per Business Day
Citi Priority Account Package	\$10,000 per account per Business Day	\$10,000 per account per Business Day
All Other Account Packages	\$5,000 per account per Business Day	\$5,000 per account per Business Day
Citigold® Account Package for Citi Private Bank Clients	\$50,000 per account per Business Day	\$50,000 per account per Business Day
Citibank Account Package for Citi Private Bank Clients	\$25,000 per account per Business Day	\$25,000 per account per Business Day

\* This higher limit applies to Citigold® Accounts with a combined average balance of \$400,000 or more for the month which is two calendar months prior to the date of the transaction.

In addition to our right to change withdrawal limits or to suspend or discontinue operation of certain electronic banking services at any time based on security or other factors, we also reserve the right to set a lower dollar limit for POS transactions occurring during a disruption of the electronic connection between a merchant and Citibank.

For International Personal Bank U.S. clients in the Citigold® Private Client International, Citigold® International, Citi International Personal, Citi Global Executive Preferred, and Citi Global Executive Account Packages, please refer to your respective Marketplace Addendum for purchase limits.

### Security Tips

We want you to be safe when you use any ATM or Debit card. You can help prevent unauthorized access to your accounts by following these simple steps:

- Treat your Citibank® Banking Card and other types of devices used to access your accounts like cash. Do not leave them where others can find them. Do not give them to anyone to hold as “security” for any reason and do not use them to show another customer how an ATM works.
- Keep your Personal Identification Number (PIN), Telephone Access Code (TAC) and other codes used to access your accounts secret. Do not tell them to anyone. Do not write them on your Citibank® Banking Card or keep them in your wallet or purse.



- Change your PIN periodically.
- Review your account statements regularly and let us know right away of any discrepancies.
- Always be alert and aware of your surroundings when using ATMs, particularly later than a half hour after sunset.
- Consider having someone accompany you when using an ATM later than a half hour after sunset.
- Immediately report crimes and suspicious activity at ATM locations to local law enforcement officials as well as to the owners/ operators of the ATMs.
- Be sure to completely close the door behind you when you enter or leave an ATM lobby.
- Be careful about giving information about your Access Device over the telephone.
- Never begin an ATM transaction if there is not enough light or you notice anything suspicious — go to a different location or come back at another time.
- Do not permit any unknown person to enter after regular banking hours.
- If you notice anything suspicious: Always cancel a transaction-in-progress, end your session, place your Citibank® Banking Card in your pocket and leave the ATM location.
- Never display cash at ATM locations. Place cash and your Citibank® Banking Card in your pocket as soon as you complete your transaction. Count cash in a safe location, such as a locked car, home or office.
- Always take your ATM receipt with you when you leave — do not leave it near the ATM.
- Be aware that many ATM machines record activity by a surveillance camera or cameras.

Please address any questions or complaints concerning security at Proprietary Citibank ATMs to CitiPhone Banking® at the number on the back of your Citibank® Banking Card or on the back cover of this Client Manual. For emergency assistance at any U.S. Citibank or U.S. Network ATM, please call 911.

### **Transactions Made Outside of the United States and its Territories**

We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.

### **Lost or Stolen Citibank® Banking Cards or Other Access Devices and Unauthorized Electronic Transactions**

#### ***Consumer Liability for transactions covered by Regulation E***

If any of your Access Devices are lost or stolen, it is your responsibility to notify us immediately. Please call CitiPhone Banking® at the number on the back cover of this Manual.

Please remember that your Citibank® Banking Card and all of your Access Devices are valuable, and it is important for you to exercise care with them. To protect your personal and account information, be sure to keep your PIN and other Access Devices secure. As a general practice, we recommend that you periodically change your PIN.

Tell us at once if you believe any of your Access Devices, including but not limited to your Citibank® Banking Card, has been lost or stolen, or if you believe that an electronic fund transfer has been made without your permission using information from your check. Telephoning is the best way of keeping your possible losses down. You could lose all the money in your account (plus your maximum overdraft line of credit). Call CitiPhone Banking® at 1-888-CITIBANK or use the number located on the back cover of this Agreement. Customer service representatives are available to assist you 24 hours a day, 7 days a week. If you tell us within two (2) Business Days after you learn of the loss or theft of your Access Device, you can lose no more than \$50 if someone uses your Access Device without your permission, subject to zero liability protection.

If you do NOT notify us within two (2) Business Days after you learn of the loss or theft of your Access Device, and we can prove we could have stopped someone from using your Access Device without your permission if you had told us, you could lose as much as \$500, subject to zero liability protection.

Also, if your statement shows transfers that you did not make, including those made by card, code or other means, notify us at once. If you do not notify us within sixty (60) days after the statement was mailed to you, you may not get back any money you lost after the sixty (60) days if we can prove that we could have stopped someone from taking the money if you had informed us in time. If a good reason (such as a long trip or a hospital stay) kept you from notifying us, we will extend the time periods.

The following additional terms are applicable if the governing state law of your account is that of one of the states listed below:

**California**

Within this section, the paragraph above describing liability up to \$500 shall not apply.

**New York**

Within this section, your liability for the unauthorized use of your Citibank® Banking Card shall not exceed \$50.

**Citibank® Banking Card Zero Liability Protection**

If your Citibank® Banking Card is used in conjunction with an unauthorized transaction your liability for unauthorized use as described above, will not exceed:

- (i) \$0 if
  - you report the loss or theft of your card promptly upon discovery of such loss or theft; and
  - you exercised reasonable care in safeguarding your card from the risk of loss or theft; and
  - the account to which transactions initiated with your card were posted is in good condition; or
- (ii) The lesser of \$50 or the amount of money, property, labor or services obtained by the unauthorized user before notification to the bank if all conditions listed in section (i) above have not been met.

**Contact in Event of Unauthorized Transfer**

If you believe your Access Device has been lost or stolen call: CitiPhone Banking® at 1-888-CITIBANK or write: Citibank Client Services, P.O. Box 769004, San Antonio, Texas 78245-9989. You should also call the number or write to the address listed above if you believe a transfer has been made using the information from your check without your permission.

**ERROR RESOLUTION AND NOTICE PROCEDURES FOR CLAIMS OR QUESTIONS CONCERNING CONSUMER INTERNATIONAL GLOBAL TRANSFERS AND INTERNATIONAL WIRE TRANSFERS.**

If you think there has been an error or you need more information about your transfer, you must contact Citibank (International Global Transfer: 1-866-515-1725 (TTY: We accept 711 or other Relay Service); International Wire Transfer: 1-888-606-9716 (TTY: We accept 711 or other Relay Service) or write to Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, TX 78245-9014) within one hundred and eighty (180) days of the date indicated by Citibank that the funds would be available to the beneficiary of that transfer. At that time, you may be asked to provide the following information: 1) your name, address, and account number; 2) the name of the person receiving the funds, and if you know it, his or her telephone number or address; 3) the dollar amount of the transfer; 4) the reference code for the transfer; and 5) a description of the error or why you need additional information. We may also ask you to select a choice of remedy (credit to your account in an amount necessary to resolve the error or alternatively, a resend of the transfer for those cases where bank error is found). Citibank will determine whether an error has occurred within ninety (90) days after you contact the bank. If Citibank determines that an error has occurred, we will promptly correct that error in accordance with the remedy option(s) available to you. In all cases, we will provide you with a written explanation of the results of our investigation. You may also ask for copies of the documents we used in our investigation.

**Cancellation Inquiries:** You have the right to cancel your international funds transfer request for a full refund within thirty (30) minutes of your authorizing payment for the transfer, unless the funds have been picked up or deposited.

To cancel a Consumer Citibank Global Transfer, please call 1-866-515-1725 (TTY: We accept 711 or other Relay Service) or sign into citibankonline.com. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

To cancel a Consumer International Wire Transfer, please call 1-888-606-9716 (TTY: We accept 711 or other Relay Service) and for Citibank Online initiated wire transfers, you can cancel online. When cancelling by phone, you will need to provide us with information to help identify the funds transfer you wish to cancel, including the amount and location where the funds were to be sent. Any refund will be made no later than three business days of your request to cancel.

## **ERROR RESOLUTION AND NOTICE PROCEDURES FOR ALL OTHER ELECTRONIC FUND TRANSFERS**

If your statement or transaction record is wrong or if you need more information about a transfer listed on your statement or record, contact us as soon as possible by calling us at 1-888-Citibank or by writing to us at Client Research, Citibank Client Services, P.O. Box 769014, San Antonio, Texas 78245-9014.

**NOTE:** If the error concerns an ATM network transaction, be sure to contact Citibank or Citigroup Global Markets Inc. — depending on the institution holding the account from which you were attempting to withdraw funds — not the financial institution that operates the machine. We need to hear from you no later than sixty (60) days after we sent the FIRST statement on which the problem or error appeared.

- 1) Notify us of your name and account number (if any)
- 2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe it is an error or why you need more information
- 3) Notify us of the dollar amount of the suspected error.

If you tell us orally, we may require that you send us your complaint or question in writing within ten (10) Business Days. We will determine whether an error occurred within ten (10) Business Days after we hear from you and will correct any error promptly. If we need more time, however, we may take up to forty-five (45) days to investigate your complaint or question. If we decide to do this, we will provisionally credit your account within ten (10) Business Days for the amount you think is in error, so that you will have the use of the money during the time it takes us to complete our investigation. For new accounts (where the notice of error involves an electronic funds transfer to or from your account, that occurred within thirty (30) days after the first deposit to the account was made), we can take up to twenty (20) Business Days to determine whether an error occurred and up to twenty (20) Business Days to provisionally credit your account for the amount you think is in error. If we need more time, however, we may take up to ninety (90) days to investigate your complaint or question. For errors involving point-of-sale or foreign-initiated transactions, we may also take up to ninety (90) days to investigate your complaint or question.

If we ask you to put your complaint or question in writing and we do not receive it within ten (10) Business Days, we may not provisionally credit your account.

In any case, we will tell you the results of our investigation within three (3) Business Days after completing our investigation. If we decide that there was no error, we will send you a written explanation. You may ask for copies of the documents that we used in our investigation.

Credit for an Electronic Fund Transfer is provisional until the Error Resolution process is complete. If we give you provisional credit, you have full use of the funds while we investigate your claim. This provisional credit is conditional and will either be made permanent or removed, depending on the outcome of our investigation. If we determine you are responsible for part or all of the Electronic Funds Transfer, you become obligated to us for that amount.

## **Our Responsibility to You**

If we do not complete a transfer to or from your account on time or in the correct amount according to our Agreement with you, we will be liable for your losses or damages. However, there are some exceptions. We will not be liable, for instance:

- 1) If, through no fault of ours, you do not have enough money in your account to make the transfer;
- 2) If the transfer would go over the credit limit on your overdraft line;
- 3) If the automated teller machine where you are making the transfer does not have enough cash and you continue to request the transfer when you know the ATM does not have sufficient cash;
- 4) If the automated teller machine or POS terminal was not working properly and you knew about the breakdown when you started the transfer;
- 5) If circumstances beyond our control (such as fire or flood or other conditions listed under “Limitation of Liability”) prevent the transfer, despite reasonable precautions that we have taken.

There may be other exceptions stated in our Agreement with you.

## **Your Responsibility to Us When Utilizing Funds Transfer Services**

These procedures describe your rights and liability for errors involving unauthorized transactions or those in an incorrect amount to or from your account.

- You are responsible for resolving any payment or other disputes that you have with other persons to whom you send money to or request money from using a funds transfer service.
- You are responsible for keystroke or other errors such as inputting an incorrect account number or mobile phone number or email address associated with a person you send money to or request money from using a funds transfer service.

## **CONFIDENTIALITY AT CITIBANK**

We will disclose information to third parties about your account or the transfers you make:

- (i) When it is necessary for completing transfers;
- (ii) In order to verify the existence and condition of your account for a third party such as a credit bureau or merchant;
- (iii) In order to comply with government agency or court orders; or
- (iv) If you give us your permission.

Because our statements may include information about linked accounts belonging to more than one individual and your accounts with other Citibank affiliates, statements released under a subpoena or as otherwise required or permitted by law may contain information regarding those other persons and accounts.

For additional information about our privacy practices, see our “Consumer Privacy Notice.”

## Limitation of Liability

Except as otherwise required by law, we are not liable to you for any claim, cost, loss or damage caused by an event that is beyond our reasonable control. In particular, we are not liable to you if circumstances beyond our reasonable control prevent us from, or delay us in, performing our obligations for a service, including acting on a payment order, crediting a funds transfer to your account, processing a transaction or crediting your account. Circumstances beyond our reasonable control include, but are not limited to, natural disasters such as a tornado, hurricane, earthquake or flood, emergency conditions, such as a war, terrorist attack, riot, fire, theft or labor dispute; a legal constraint or governmental action or inaction; the breakdown or failure of our equipment for any reason, including a loss of electric power, the breakdown of any private or common carrier communication or transmission facilities, any time-sharing supplier or any mail or courier service; the potential violation of any guideline, rule or regulation of any government authority; suspension of payments by another bank; or your act, omission, negligence or fault.

We will never be liable for special, incidental, exemplary, punitive or consequential losses or damages of any kind resulting from the conditions stated in this “Limitation of Liability” section.

In connection with any transaction or service provided under this Manual, IN NO EVENT WILL EITHER YOU OR THE BANK, OR ITS AFFILIATES, OFFICERS, DIRECTORS, EMPLOYEES, OR AGENTS BE LIABLE TO THE OTHER PARTY FOR ANY SPECIAL, CONSEQUENTIAL, INDIRECT OR PUNITIVE DAMAGES, WHETHER ANY CLAIM IS BASED ON CONTRACT, STATUTE, OR TORT, OR WHETHER THE LIKELIHOOD OF SUCH DAMAGES WAS KNOWN TO ANY PARTY.

The foregoing limitation of liability will not apply where expressly prohibited by the laws governing your account.

# Arbitration

PLEASE READ THIS PROVISION OF THE AGREEMENT CAREFULLY.

THIS SECTION PROVIDES THAT DISPUTES MAY BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, HAVE A JURY TRIAL OR INITIATE OR PARTICIPATE IN A CLASS ACTION. IN ARBITRATION, DISPUTES ARE RESOLVED BY AN ARBITRATOR, NOT A JUDGE OR JURY. ARBITRATION PROCEDURES ARE SIMPLER AND MORE LIMITED THAN IN COURT. THIS ARBITRATION PROVISION IS GOVERNED BY THE FEDERAL ARBITRATION ACT (FAA), AND SHALL BE INTERPRETED IN THE BROADEST WAY THE LAW WILL ALLOW.

## COVERED DISPUTES

**You or we may arbitrate** any claims, dispute or controversy between you and us arising out of or related to your account(s), a previous related account or our relationship (called “Disputes”).

**If arbitration is chosen by any party, neither you nor we will have the right to litigate that Dispute in court or have a jury trial on that Dispute.**

Except as stated below, all Disputes are subject to arbitration no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek, including claims based on contract, tort (including intentional tort), fraud, agency, your or our negligence, statutory or regulatory provisions, or any other sources of law; claims made as counterclaims, cross-claims, third party claims, interpleaders or otherwise; claims made regarding past, present or future conduct; and claims made independently or with other claims. Disputes include any unresolved claims concerning any services relating to such account, including without limitation, safe deposit box services, wire transfer services, and use of a Citibank® Banking Card or Citibank® Banking Card displaying the MasterCard® Brand Mark. This also includes claims made by or against anyone connected with us or you or claiming through us or you, or by someone making a claim through us or you, such as a joint account owner, account beneficiary, employee, agent, representative, predecessor or successor, heir, assignee, trustee in bankruptcy, or an affiliated/parent/subsidiary company. A party who initiates a proceeding in court may elect arbitration with respect to any dispute advanced in that proceeding by any other party. Disputes include claims made as part of a class action or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis. Disputes also include claims relating to the enforceability or interpretation of any of these arbitration provisions. Any questions about whether Disputes are subject to arbitration shall be resolved by interpreting this arbitration provision in the broadest way the law will allow it to be enforced.

## ARBITRATION LIMITS

Individual Disputes filed in a small claims court are not subject to arbitration, as long as the matter stays in small claims court.

We won't initiate arbitration to collect a debt from you unless you choose to arbitrate or assert a Dispute against us. If you assert a Dispute against us, we can choose to arbitrate, including actions to collect a debt from you. You may arbitrate on an individual basis Disputes brought against you, including Disputes to collect a debt.

Disputes brought as part of a class action, private attorney general or other representative action can be arbitrated only on an individual basis. The arbitrator has no authority to arbitrate any claim on a class or representative basis and may award relief only on an individual basis. If arbitration is chosen by any party, neither you nor we may pursue a Dispute as part of a class action or other representative action. Disputes of 2 or more persons may not be combined in the same arbitration. However, joint account owners, account beneficiaries, agents, representatives, heirs, or a trustee in a bankruptcy on your account and/or related accounts, or corporate affiliates are here considered as one person.



## **HOW ARBITRATION WORKS**

Arbitration shall be conducted by the American Arbitration Association (“AAA”) according to this arbitration provision and the applicable AAA arbitration rules in effect when the Dispute is filed (“AAA Rules”), except where those rules conflict with this arbitration provision. You can obtain a copy of the AAA Rules at the AAA’s website (adr.org) or by calling 1-800-778-7879. You or we may choose to have a hearing, appear at any hearing by phone or other electronic means, and/or be represented by counsel. Any in-person hearing will be held in the same city as the U.S. District Court closest to your home address.

Arbitration may be requested at any time, even when there is a pending lawsuit, unless a trial has begun or a final judgment entered. Neither you nor we waive the right to arbitrate by filing or serving a complaint, answer, counterclaim, motion or discovery in a court lawsuit. To choose arbitration, a party may file a motion to compel arbitration in a pending matter and/or commence arbitration by submitting the required AAA forms and requisite filing fees to the AAA.

The arbitration shall be decided by a single arbitrator in accord with this arbitration provision and the AAA Rules, which may limit discovery. The arbitrator shall not apply any federal or state rules of civil procedure or discovery, but the arbitrator shall honor claims of privilege recognized at law, and shall take reasonable steps to protect account information and other confidential information of either party if requested to do so. The arbitrator shall apply applicable substantive law consistent with the FAA and applicable statute of limitations, and award damages or other relief under applicable law.

The arbitrator shall make any award in writing and, if requested by you or us, may provide a brief statement of the reasons for the award. An arbitration award shall decide the rights and obligations only of the parties named in the arbitration, and shall not have any bearing on any other person or dispute.

## **PAYING FOR ARBITRATION FEES**

We’ll pay your share of the arbitration fee for an arbitration of Disputes of \$74,000 or less if they are unrelated to debt collection. Otherwise, arbitration fees will be allocated according to the applicable AAA Rules. If we prevail, we may not recover our arbitration fees, unless the arbitrator decides your Dispute was frivolous. All parties are responsible for their own attorney’s fees, expert fees and any other expenses, unless the arbitrator awards such fees or expenses to you or us based on applicable law.

## **THE FINAL AWARD**

Any award by an arbitrator is final unless a party appeals it in writing to the AAA within 30 days of notice of the award. The arbitration appeal shall be determined by a panel of 3 arbitrators. The panel will consider all facts and legal issues anew based on the same evidence presented in the prior arbitration, and will make decisions based on a majority vote. Arbitration fees for the arbitration appeal shall be allocated according to the applicable AAA Rules. An award by a panel on appeal is final. A final award is subject to judicial review as provided by applicable law.

## **RIGHT TO RESORT TO PROVISIONAL REMEDIES PRESERVED**

Nothing herein shall be deemed to limit or constrain our right to resort to self-help remedies, such as the right of setoff or the right to restrain funds in an account, to interplead funds in the event of a Dispute, to exercise any security interest or lien we may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that you or we may elect to arbitrate any Dispute related to such provisional remedies.

## **SURVIVAL AND SEVERABILITY OF TERMS**

These arbitration provisions shall survive changes in this Agreement and termination of the account or the relationship between you and us, including the bankruptcy of any party and any sale of your account, or amounts owed on your account, to another person or entity.





Use your Citibank® Banking Card wherever you see these symbols.



Citibank® Banking Card with the MasterCard® Brand Mark will be accepted at participating merchants.



To find the most convenient location, you can call: 1-800-CITI-ATM, 24 hours a day, 7 days a week.

Also visit us at [citibank.com/locations](https://citibank.com/locations).

**Note:** Not all accounts are accessible at every ATM network machine. Assistance is also available 24 hours a day, 7 days a week, at phones located in Citibank branches.

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations.

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

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Item PBG70001-ALL (Rev. 5/24)



# Amendments to the Citibank<sup>®</sup> Marketplace Addendum for Citi Private Bank (“Marketplace Addendum”), June 6, 2024 Edition

Please read and keep this notice with your important account records.

Last Updated 11/14/2024

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective immediately, the following change is made to the *Marketplace Addendum*:

The second paragraph of the “Fees” section within the “Citi Accelerate Savings” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

**Uniform Transfers to Minors Accounts (UTMA)**, also known as Custodial accounts, will not be charged a monthly service fee or Non-Citi ATM Fee for money market, Checking, or Savings accounts when the beneficiary is younger than 18 years of age. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

## EFFECTIVE DATE: IMMEDIATELY

### AMENDMENT:

Effective immediately, the following change is made to the *Marketplace Addendum*:

The second paragraph of the “Fees” section within the “Citibank<sup>®</sup> Savings Plus Account” section of the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

**Uniform Transfers to Minors Accounts (UTMA)**, also known as Custodial accounts, will not be charged a monthly service fee or Non-Citi ATM Fee for money market, Checking, or Savings accounts when the beneficiary is younger than 18 years of age. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

## EFFECTIVE DATE: JULY 25, 2024

### AMENDMENT:

Effective July 25, 2024, the following change is made to the *Marketplace Addendum*:

The second paragraph within the “Automatic Renewal and Grace Period” section of the “Certificates of Deposit” section within the *Marketplace Addendum* is deleted in its entirety and replaced with the following:

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. All changes to your CD must be completed before 10:30 PM Eastern (9:30 PM Central) on the last day of the Grace Period. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

**EFFECTIVE DATE: JUNE 27, 2024**

**AMENDMENT:**

**Effective June 27, 2024, the following change is made to the *Marketplace Addendum*:**

Footnote 6 is added to the “Other Fees and Charges for All Accounts” chart within the *Marketplace Addendum*. As a result, the following rows of the chart are revised as follows:

<b>Service</b>	<b>Citibank® Account for Citi Private Bank Clients Package</b>	<b>Citigold® Account for Citi Private Bank Clients Package</b>
Wire Transfer — Incoming Domestic and International (Service Charges Incoming Wire Fee <sup>5</sup> )	WAIVED	WAIVED
Wire Transfer — Outgoing Online Domestic <sup>6</sup> (Fee for Domestic Funds Transfer <sup>5</sup> )	WAIVED	WAIVED
Wire Transfer — Outgoing Domestic	WAIVED	WAIVED
Wire Transfer — Outgoing Online International <sup>6</sup>	WAIVED	WAIVED
Wire Transfer — Outgoing International (Fee for International Funds Transfer <sup>5</sup> )	WAIVED	WAIVED

<sup>6</sup> Please note, fees and charges may apply for wire transfers initiated from a consumer account through CitiBusiness® Online. Please refer to the fees and charges displayed on CitiBusiness® Online at the time of the transaction.



# Marketplace Addendum

Citibank N.A.

Effective June 6, 2024

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# General Information

This Marketplace Addendum supplements and incorporates all of the terms and conditions contained in the *Citibank Client Manual — Consumer Accounts*, including, but not limited to, the definitions. It also contains additional information about deposit products and services, including: checking and savings accounts; interest accruals and computation, balance requirements, early withdrawal penalties, overdraft protection, funds availability, fees and charges, and other important information.

At Citi Private Bank, we are committed to giving our customers superior service and value by providing you with solutions designed to meet your banking needs through one of the two packages below:

**The Citigold® Account Package for Citi Private Bank Clients**

**The Citibank® Account Package for Citi Private Bank Clients**

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

# Information About Account Packages

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## THE CITIGOLD® ACCOUNT PACKAGE FOR CITI PRIVATE BANK CLIENTS

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### Package Features

Citigold Account for Citi Private Bank Clients is our premium account package; it is available to High Net Worth and Ultra High Net Worth clients of Citi Private Bank and to partners and executive level employees of firms that are themselves clients serviced by Citi Private Bank's Law Firm Group. The Citigold® Account Package for Citi Private Bank Clients gives you access to:

- A dedicated team of professionals to help you plan and reach your financial goals;
- Financial planning tools, educational seminars and other resources to help broaden your financial knowledge;
- Risk management and estate planning;
- Exclusive benefits, features and services including preferred pricing and fees on various bank and credit products that we offer.

The Citigold® Account Package for Citi Private Bank Clients must contain a Regular Checking or Interest Checking account. Only one checking account can be included in any Citigold® Account Package for Citi Private Bank Clients. It may also include Day-to-Day Savings, money market, or certificates of deposit account.

### Minimum Opening Deposit

There is no minimum opening deposit required to open a Regular Checking or Interest Checking account in a Citigold® Account Package for Citi Private Bank Clients. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

### When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual — Consumer Accounts for definition of “Business Day”) will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the “Funds Availability at Citibank” section of this Marketplace Addendum for more information.

### Account and Banking Package Changes

If a checking account is converted to another type of checking account the account will earn the applicable rate — if one is assigned — of the new checking account type on the date the account was converted. If you change your banking package to or from a Citigold® Account Package for Citi Private Bank Clients, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

### Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-870-1073 (We accept 711 or other Relay Service) or contact your Citi Private Bank Representative. Please refer to “Other Fees and Charges for All Accounts” in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via Citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

### Overdraft Protection Services

The Safety Check service is available for Citigold Account Package for Citi Private Bank Clients. Upon application and subject to credit approval, a Checking Plus® (Variable Rate) Line of Credit for overdraft protection can be linked to the checking account.

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## THE CITIBANK® ACCOUNT PACKAGE FOR CITI PRIVATE BANK CLIENTS

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### Package Features

The Citibank® Account Package for Citi Private Bank Clients is a full service banking package which introduces you to the benefits of being a Citi Private Bank Client and is available to associate and other eligible employees at firms that are themselves clients serviced by Citi Private Bank's Law Firm Group. The Citibank® Account Package for Citi Private Bank Clients consists of at least one of these component accounts: Regular Checking or Interest Checking, money market, or certificate of deposit. The Citibank® Account for Citi Private Bank Clients includes unlimited check writing and ATM transactions.

### Minimum Opening Deposit

There is no minimum deposit required to open a Regular Checking or Interest Checking account in a Citibank® Account Package for Citi Private Bank Clients. Please refer to the Rate Sheet for information about the minimum opening deposit requirements that may apply to all other accounts that may be included in this account package.

### When Deposits Are Credited to an Account

Deposits received before the end of a Business Day (Refer to the Client Manual — Consumer Accounts for definition of "Business Day") will be credited to your account that day. However, there may be a delay before these funds are available for your use. See the "Funds Availability at Citibank" section of this Marketplace Addendum for more information.

### Account and Banking Package Changes

If a checking account is converted to another type of checking account the account will earn the applicable rate — if one is assigned — of the new checking account type on the date the account was converted. If you change your banking package to or from a Citigold® Account Package for Citi Private Bank Clients, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

### Cancelled Checks

Neither original cancelled checks nor images of checks are included with your statement. Check images can be included with your statement upon request. To receive check images with your statement or if you need a copy of a cancelled check please call CitiPhone Banking® at 1-800-870-1073 (We accept 711 or other Relay Service) or contact your Citi Private Bank Representative. Please refer to "Other Fees and Charges for All Accounts" in this Addendum for applicable fees. As an alternative, you can view and print check images online at no cost to you via Citibankonline.com. Check images are viewable for 18 months from the date the check posted to the account.

### Overdraft Protection Services

The Safety Check service is available for Citibank Account Package for Citi Private Bank clients. Upon application and subject to credit approval, a Checking Plus® (Variable Rate) Line of Credit for overdraft protection can be linked to the checking account.



# Information About Specific Accounts

This section of the Addendum describes the features of the following accounts that are available:

- Regular Checking
- Interest Checking
- Citi® Savings Account
- Certificates of Deposit
- Citi Time Deposit
- USD Cash Reserve Accounts
- Citi U.S. Foreign Currency Account

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## REGULAR CHECKING

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### Account Features

Regular Checking is a non-interest bearing account available in all account packages.

### Minimum Opening Deposit

There is no minimum deposit required to open a Regular Checking Account for Citi Private Bank clients.

### Fees

There is no separate monthly service fee for a Regular Checking account. When a Regular Checking account is opened, it must be in a 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" section of this Addendum.

### Account and Banking Package Changes

If a Regular Checking account is converted to an Interest Checking or Citigold® Interest Checking account, the account will earn the applicable rate — if one is assigned — of the new checking account on the date the account was converted.

If you change your banking package to or from a Citigold® Account Package, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

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## INTEREST CHECKING

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### Account Features

Interest Checking is an interest bearing account available in the Citibank® Account Package for Citi Private Bank Clients.

### Minimum Opening Deposit

There is no minimum deposit required to open an Interest Checking Account for Citi Private Bank clients.

### Interest Rates

The interest rates for Interest Checking 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](http://Citibank.com), call CitiPhone Banking® at 1-800-870-1073 or contact your Citi Private Bank Representative.

### **When Interest Begins To Accrue**

Money deposited to this account at a teller or a Proprietary Citibank ATM before the end of any Business Day (or earlier posted time) begins to earn interest on the day you make the deposit; funds deposited at a Proprietary Citibank ATM after the end of a Business Day (or earlier posted time) or on a non-Business Day earn interest from the next Business Day. (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 Interest Checking accounts. The daily balance method applies a daily periodic rate to the full amount of principal in the account each day. This method may cause a change in the amount of interest you earn depending on the daily balance changes in your account.

The following tiers have been established for interest rates for Interest Checking. The same rate may be assigned to more than one tier.

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#### **Principal Balance Ranges for Interest Rate Calculations**

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0-\$24,999.99  
\$25,000 - \$49,999.99  
\$50,000 - \$99,999.99  
\$100,000 - \$499,999.99  
\$500,000 - \$999,999.99  
\$1,000,000 - \$4,999,999.99  
\$5,000,000 - \$24,999,999.99  
\$25,000,000 and above

Please note that the same rate may be assigned to more than one balance range.

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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 and Banking Package Changes**

If an Interest Checking account is converted to another type of checking account the account will earn the applicable rate — if one is assigned — of the new checking account type on the date the account was converted.

If you change your banking package to or from a Citigold® Account Package, you will receive a final statement detailing your old account activity, including interest earned prior to the banking package change, after which the new account and package type will determine your rate.

### **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**

No interest is paid on the account for the monthly period in which the account is closed.

### **Fees**

There is no separate monthly service fee for an Interest Checking account. When an Interest Checking account is opened, it must be in a 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” section of this Addendum.

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## CITI® SAVINGS ACCOUNT

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### Account Features

Your Citi Savings Account is a money market account that 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 Savings Account can be opened in or linked to any account package. Although a Citi Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Savings account at account opening.

### Check Writing

The Citi Savings Account offers check writing privileges.

### Minimum Opening Deposit

There is no minimum deposit required to open the Citi Savings Account for Citi Private Bank clients.

### Interest Rates

The interest rates for the Citi 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, call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

### 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.”)

### Fees

There is no separate monthly service fee for the Citi Savings Account. When a Citi Savings Account is opened, it must be in a 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” section of this Addendum.

### Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi Savings Accounts. 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.

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### Account Balance Ranges for Rate Calculations

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\$0 - \$24,999.99  
\$25,000 - \$49,999.99  
\$50,000 - \$99,999.99  
\$100,000 - \$499,999.99  
\$500,000 - \$999,999.99  
\$1,000,000 - \$4,999,999.99  
\$5,000,000 - \$9,999,999.99  
\$10,000,000 - \$24,999,999.99  
\$25,000,000+

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The same rate may be assigned to more than one balance range. We may offer different rates for the Citi Savings Account depending on your account package and if that account package contains a linked checking account.

Please refer to the rate sheet for additional rate information.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility.

### **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.

### **Linking**

The balances in other Citibank accounts that are linked to the Citi Savings Account will not be included in the average balance calculation for the Citi Savings Account. The balance in the Citi Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

### **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.

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## **CITI ACCELERATE SAVINGS**

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**IMPORTANT DISCLOSURE:** New Citi Accelerate accounts are not available through Citi Private Bank. Existing Citibank Retail clients who transfer into Citi Private Bank may maintain their preexisting Citi Accelerate Savings accounts in a Private Bank account package.

### **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. 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.

The Citi® Accelerate Savings account is available only to customers that apply online through Citibank® Online, CitiMobile, or CitiPhone Banking®. Although a Citi Accelerate Savings account can be owned by more than one owner, the first titled owner on the account must be eligible for a Citi Accelerate Savings account at account opening.

### **Interest Rates**

The 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](http://citibank.com) or call CitiPhone Banking at 1-800-627-3999.

## 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.”)

## 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 a 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 section of this Addendum.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

## Interest Calculation Method and Rate Information

We use the daily balance method to calculate the interest on Citi® Accelerate Savings Accounts. 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.

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### Account Balance Ranges for Rate Calculations

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\$0 – \$9,999.99  
\$10,000 – \$24,999.99  
\$25,000 – \$49,999.99  
\$50,000 – \$99,999.99  
\$100,000 – \$499,999.99  
\$500,000 – \$999,999.99  
\$1,000,000+

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The same rate may be assigned to more than one balance range. We may offer different rates for the Citi® Accelerate Savings Account depending on your account package and if that account package contains a linked checking account. Please refer to the rate sheet for additional rate information.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility.

## 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.

## Linking

The balances in other Citibank accounts that are linked to the Citi® Accelerate Savings Account will not be included in the average balance calculation for the Citi® Accelerate Savings Account. The balance in the Citi® Accelerate Savings Account may be linked to contribute to the minimum balance requirements of eligible Citibank account packages.

## 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.

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## CERTIFICATES OF DEPOSIT

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### Key Features

Our certificates of deposit (“CD”) are time accounts. When you open a CD, and each time a CD renews, you agree to leave your funds in the account for the term which is a specific amount of time that cannot be changed until the Maturity Date. You agree to leave your funds in the account for the first six days after account opening or renewal. The Maturity Date is the last day of the term and the day the CD matures. The Maturity Date is the first day you can withdraw funds without paying an early withdrawal penalty and the first day you can add funds. CDs have a fixed interest rate during the term.

### CD Types and CD Terms

Citi offers three types of CD accounts.

**Certificates of Deposit:** Multiple term options available.

- Term options with interest paid monthly or at maturity: 3, 4, 5, 6, 7, 8, 9, 10, 11, and 12 Month CDs
- Term options with interest paid monthly: 13, 14, 15, 18, and 30 Month CDs; 2, 3, 4, and 5 year CDs

**No Penalty Certificate of Deposit:** Available for a 12 month term with the no penalty feature for the first term only, and interest paid monthly. The No Penalty CD allows a one-time withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD and your deposit has been fully collected. An early withdrawal penalty applies to withdrawals made before the first 6 days. Partial withdrawals before maturity, including interest withdrawals, are not permitted. If you want to withdraw funds before maturity, you must close your No Penalty CD. If you would like access to credited interest during the term, you must elect at account opening to have interest deposited to another Citi account or sent by check. No Penalty CDs automatically renew without the no penalty feature to a 12 month CD. You cannot renew an existing CD into a No Penalty CD. A No Penalty CD is only available for new No Penalty CD accounts. If you want to change your existing CD to a No Penalty CD, you must first close your existing CD and then open a new No Penalty CD. You can renew a No Penalty into any of the CD term options listed above.

**Step Up CD:** Available for a 30 month term with the step up feature for the first term only, and interest paid monthly. The Step Up CD has 3 fixed interest rates for each period during the term beginning with Months 1 through 10, Months 11 through 20, and Months 21 through 30. Step Up CDs automatically renew without the step up feature to a 30 month CD. You cannot renew an existing CD to a new Step Up CD. A Step Up CD is only available for new Step Up CD accounts. If you want to change your existing CD to a Step Up CD, you must first close your existing CD and then open a new Step Up CD. You can renew a Step Up CD into any of the CD term options listed above.

### Minimum Balance

The minimum balance required to open a Certificate of Deposit account is \$500. We may offer promotions, from time to time, which may require a different account opening balance. No additional deposits are permitted during the term. A CD account will automatically be closed after 20 consecutive calendar days with a zero balance. Citi reserves the right to close the CD if the balance falls below any applicable minimum balance requirement. We will notify you that we closed your account if required by law.

## Monthly Service Fee

There is no monthly service fee for a Certificate of Deposit.

## Linking of CD accounts in an account package

The balances in other Citibank accounts that are linked to the account will not be included in the balance calculation for rate determination of your Certificate of Deposit account. The balances in your Certificate of Deposit account may contribute to the balances of eligible Citibank account packages for the purposes of package fee determination.

## Check Writing

Certificates of Deposit do not offer check writing.

## APYs and Interest Rates

Annual Percentage Yield (APY) as used in this document is a percentage rate reflecting the total amount of interest paid on an account, based on the interest rate compounded daily for a period of one year assuming no fees, additional deposits or withdrawals, and the interest rate remains the same for the entire year. "Interest Rate" is the annual interest paid represented as a percentage assuming no change in rate and does not reflect compounding.

Annual Percentage Yields and interest rates for CDs are determined by Citibank at its sole discretion and can change at any time without notice before a term begins for a new account and renewal. Interest rates are fixed for the CD term. The APY for a Step Up CD is a Composite APY based on 3 fixed interest rates during the term for Months 1 through 10, Months 11 through 20, and Months 21 through 30. The APY on your CD assumes interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings. For current APYs and interest rates, please visit [citi.com](http://citi.com) or the Citi Mobile App, call CitiPhone Banking® or stop by your nearest Citibank branch.

For a new CD, the APY and interest rate is based on the CD type, CD term, account balance, and applicable promotion at account opening. For a renewing CD, the APY and interest rate will be the APY and interest rate in effect on the CD renewal date for the CD term and account balance. When the APY is based on account balance, the applicable balance range at account opening or renewal will be used to determine your APY and interest rate and the interest rate will be fixed for the term; account balance may not be a factor for all CD terms. Citi may assign the same APY and interest rate to more than one balance range. Please refer to your applicable Rate Sheet.

Balance ranges include:

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### Balance Ranges for Citi Private Bank (CPB)

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\$0.00 - \$24,999.99  
\$25,000.00 - \$49,999.99  
\$50,000.00 - \$99,999.99  
\$100,000.00 - \$499,999.99  
\$500,000.00 - \$999,999.99  
\$1,000,000.00 - \$4,999,999.99  
\$5,000,000.00 - \$9,999,999.99  
\$10,000,000.00 - \$24,999,999.99  
\$25,000,000.00 - \$9,999,999,999,999.99

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Every CD account is assigned to a Rate Region at account opening, which is identified on the Rate Sheet provided at account opening. Citi reserves the right to apply an APY and interest rate based on the account's Rate Region, apply different APYs and interest rates for different Rate Regions, and assign the APY and interest rate applicable to a Rate Region based on one or more of the following: CD type, CD term, account balance, and applicable promotion.

Please refer to your applicable Rate Sheet to learn which factor(s) affect the APY and interest rate applicable to your Rate Region.

Interest rate exceptions may apply and are available only to certain accounts or customers. Speak to a banker for eligibility.

Interest rate exceptions, if applicable for a CD term, will begin on the opening date (or renewal date of an existing CD) and end on the day before the Maturity Date.



## **When Interest Begins to Accrue**

Interest begins to accrue as of the calendar day you open your CD account.

## **Interest Compounding and Crediting**

Interest is compounded daily starting as of the calendar day you open your CD account, for the actual number of days your money is on deposit. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

All CDs are available with the monthly interest feature. CD terms of one year or less also are available with the interest at maturity feature. The No Penalty CD is only available with the monthly interest feature. Selecting the interest payment frequency can only be done when you open or renew your CD and not during the CD term. When you select the interest at maturity feature, the interest is credited on the Maturity Date and the interest payment frequency may be displayed as “Deferred” next to the CD term on your Account Statements and other notices. When you select the monthly interest feature, interest is credited to your account after the close of business on the last Business Day of each month, and on the Maturity Date. Interest is paid up to but not including the Maturity Date. If you open your CD or your CD renews during the last week of any month, interest from the new CD opening date or CD renewal date to the end of the month may be included with the interest for the first full month after the CD is opened or renewed. If you open your CD on the last day of a month with 30 days, and funding is credited on the first week of the next month, the interest for the day the account was opened may be credited on the day the CD was funded and the interest for the first full month may then be included in the next month’s interest payment. If the end of the month occurs during the Grace Period, interest accrued during the Grace Period will be included in the next month’s interest for renewed CDs. If the CD account is closed before maturity, the interest minus any applicable early withdrawal penalty will be reflected in the closeout balance.

## **Interest Calculation Method**

We use the daily balance method to calculate interest. This method applies a daily periodic rate to the balance in the account each day.

## **Interest Withdrawal**

You may withdraw interest before maturity after it has been credited to your CD account without an early withdrawal penalty. You may request to have credited interest deposited to another account you have with us or sent to you in the form of a check. You can only request this when you open or renew your CD and not during the CD term. If you have elected to have the interest deposited to another Citi account and that account is closed, the CD interest will be credited to your CD for the rest of the CD term. When your CD automatically renews and after the grace period, interest will be added to your principal balance and will no longer be available for withdrawal without penalty. No Penalty CDs do not allow partial withdrawals before maturity, including interest withdrawals.

The APY on your CD assumes the full balance and interest will remain on deposit in the CD account until maturity. A withdrawal will reduce earnings.

## **Automatic Renewal and Grace Period**

Your CD will automatically renew at maturity for the same CD term at the APY and interest rate in effect on the Maturity Date which is the renewal date, unless: (1) you change your CD term, or (2) the same term is not available and we notify you that your CD term is changing. Account promotions will not apply to renewing CDs, unless specifically stated otherwise.

If you do not want your CD to automatically renew, you can make changes during the Grace Period. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date). During the Grace Period you can change your CD term, deposit additional funds, or withdraw funds without paying an early withdrawal penalty. If you change your term, make a deposit, or withdraw funds during the Grace Period: (a) the Grace Period will end that day, your renewed CD will have a new opening date which is your renewal date, your renewed CD will have a new Maturity Date, and you will not be able to withdraw funds without penalty or make any other changes until the new Maturity Date; (b) we



will pay interest from the Maturity Date until the day before your new opening date (but not more than 7-calendar days) at the interest rate in effect on the Maturity Date; and (c) your renewed CD will be assigned the APY and interest rate in effect on your new opening date which is your CD renewal date. If you change your term, deposit additional funds, or withdraw funds during the Grace Period on a non-Business Day, the CD renewal date will be the Business Day following the non-Business Day.

Your account number will not change when your CD renews.

### **Early Withdrawal Penalties**

Citibank will impose a substantial penalty if you withdraw any amount from the principal before the Maturity Date. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Early withdrawal penalties are calculated on the amount of the principal withdrawn. A 90-day simple interest penalty will apply for CD terms of 1 year or less, and a 180-day simple interest penalty will apply for CD terms greater than one year. There is no early withdrawal penalty if the account owner dies or is declared legally incompetent.

The No Penalty CD allows a one-time full withdrawal of your full balance and interest without penalty after the first six (6) calendar days you make the minimum deposit into your new CD account and your qualifying deposit has been fully collected. A No Penalty CD withdrawal made during the first 6 days will result in an early withdrawal penalty. A No Penalty CD does not allow partial withdrawals before maturity, including interest withdrawals.

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## **CITI TIME DEPOSIT**

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Citi Private Bank offers the following three types of Citi Time Deposits: (i) Citi Breakable Time Deposit, (ii) Citi Unbreakable Time Deposit, and (iii) Citi No Penalty Time Deposit. With a Citi time deposit (“TD”), you agree to leave your funds in the account for a specific period, called the term. The last day of the term is called the maturity date. The Citi Time Deposit is a fixed-rate deposit with maturities from one week up to three years after the initial placement date. The Citi Time Deposit must be linked to a Citibank U.S. Dollar checking account. It cannot be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking. No additional deposits to the Citi Time Deposit are permitted before maturity.

The features of these account types are the same unless indicated below.

- **Citi Breakable Time Deposit:** The Citi Breakable Time Deposit means that a penalty will be assessed if you withdraw your deposit prior to the maturity date.
- **Citi Unbreakable Time Deposit:** The Citi Unbreakable Time Deposit means you may not withdraw your deposit prior to the maturity date. There is no option to pay an early withdrawal penalty to access your deposit prior to the maturity date.
- **Citi No Penalty Time Deposit:** The Citi No Penalty Time Deposit means no penalty will be assessed even if you withdraw your deposit prior to the maturity date. However, no withdrawals are permitted within the first six days after deposit or at renewal, if changes are made during the Grace Period.

### **Minimum Opening Deposit**

The minimum opening deposit amount of each Citi Time Deposit is U.S. \$10,000.

### **Withdrawals and Withdrawal Penalties**

The maturity date for your Citi Time Deposit is indicated on your Citi Private Bank deposit interest rates and annual percentage yields disclosure and on your account opening confirmation. Terms regarding the withdrawal of your Citi Time Deposit account balance (which includes principal and any interest earned) before maturity are contained below. If opening a Citi Time Deposit with a term greater than one month, at account opening, you may elect to have interest credited and automatically withdrawn monthly to your linked Citibank U.S. Dollar checking account. This election may only be made at account opening. If you do not make this election at account opening, you will not be able to withdraw any interest, as it will not be credited until maturity. Withdrawals of interest will reduce earnings on the account.

**Citi Unbreakable Time Deposit:** A Citi Unbreakable Time Deposit does not allow for withdrawals or closures prior to the maturity date, except for automatic monthly withdrawals of credited interest if elected at account opening. There is no early withdrawal penalty if the account holder dies or is declared legally incompetent by a court or other administrative body of competent jurisdiction.

**Citi Breakable Time Deposit:** If you withdraw the Citi Breakable Time Deposit account balance (which includes principal and any interest earned) prior to the maturity date, a penalty will be assessed. No partial balance withdrawals are permitted at any time prior to maturity, except for automatic monthly withdrawals of credited interest if elected at account opening. It may be necessary to deduct all or a portion of the penalty from the principal amount of the deposit. Early withdrawal penalties will be an amount equal to the simple interest for a certain number of days as shown in the chart below. The penalty is based on the principal withdrawn at the rate being paid on the account. For example, if you withdraw a 6-month time deposit with a \$100,000 principal amount earning a 0.5% interest rate prior to the maturity date, you will be charged a 90-day simple interest penalty:  $\$100,000 * 0.005 * 90 / 365 = \$123.29$ . There is no early withdrawal penalty if the account holder dies or is declared legally incompetent by a court or other administrative body of competent jurisdiction.

Term of Time Deposit	Penalty
1 day to 90 days	Simple interest penalty will be calculated based on the term of the deposit (e.g. early withdrawal on a 40 day time deposit will cause a penalty of 40 days' simple interest)
Over 90 days and less than 1 year	90 days' simple interest
1 year and over	180 days' simple interest

**Citi No Penalty Time Deposit:** If you withdraw the Citi No Penalty Time Deposit account balance (which includes principal and any interest earned) prior to the maturity date, no penalty will be assessed. No partial balance withdrawals are permitted at any time prior to maturity, except for automatic monthly withdrawals of credited interest if elected at account opening. No withdrawals are permitted within the first six days after the date of deposit or renewal, if changes are made during the Grace Period. For further details please refer to the Renewal Policies and Grace Period section below.

## Renewal Policies and Grace Period

### Grace Period

Each of the Citi Breakable Time Deposit and the Citi No Penalty Time Deposit have a Grace Period feature, which allows you to make certain changes to your TD, as detailed below. The Grace Period begins on the day after the Maturity Date and is up to 7-calendar days. If the last day of the Grace Period is a non-Business Day (a weekend or bank holiday), the Grace Period ends on the last Business Day before the non-Business Day (the Grace Period End Date).

Please see below for renewal policies for the three different Citi Time Deposits.

**Citi Breakable Time Deposit:** Except for TDs with terms of 1 month or less, you will be advised 30 days in advance of the maturity date. Unless you instruct us otherwise prior to the date of maturity, or during the Grace Period, Citibank will automatically renew your Citi Breakable Time Deposit at maturity, along with any interest earned, into a Citi Breakable Time Deposit of the same term, but at the interest rate and Annual Percentage Yield we are then offering for that term. For Citi Breakable Time Deposits with a term greater than 30 days, during the Grace Period, you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. If, during the Grace Period, you change your term, make a deposit or withdrawal: (1) the Grace Period will end on that day, your TD opening date will reset and become your TD renewal date, and a new maturity date will apply, after which you will no longer be able to make any changes until the next maturity date without incurring a penalty; (2) we will pay interest from the maturity date until the day before your new opening date (but not more than 7-calendar days) at the interest rate then in effect on the maturity date; and (3) your renewed TD will be assigned the APY and interest rate in effect on your new opening date which is your TD renewal date. Your account number will not change when your TD renews.

**Citi No Penalty Time Deposit:** Except for TDs with terms of 1 month or less, you will be advised 30 days in advance of the maturity date. Unless you instruct us otherwise prior to the date of maturity, or during the Grace Period, Citibank will automatically renew your Citi No Penalty Time Deposit at maturity, along with any interest earned, into a Citi No Penalty Time Deposit of the same term, but at the interest rate and Annual Percentage Yield we are then offering for that term. For Citi No Penalty Time Deposits with a term greater than 30 days, during the Grace Period, you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. If, during the Grace Period, you change your term, make a deposit or withdrawal: (1) the Grace Period will end that day, your opening date will reset and become your TD renewal date, and a new maturity date will apply, after which you will no longer be able to make any changes until the next maturity date without incurring a penalty; (2) we will pay interest from the maturity date until the day before your new opening date (but not more than 7-calendar days) at the interest rate then in effect on the maturity date; and (3) your renewed TD will be assigned the APY and interest rate in effect on your new opening date which is your TD renewal date. Your account number will not change when your TD renews. No withdrawals are permitted within the first six days after the TD renewal date if changes are made during the Grace Period, including the deposit of additional principal. If no changes are made during the Grace Period, withdrawals are permitted at any point without penalty.

**Citi Unbreakable Time Deposit:** Citi Unbreakable Time Deposits do not renew and will auto-close at maturity and all interest and principal will be returned to your linked Citibank U.S. Dollar checking account. The Grace Period does not apply to Citi Unbreakable Time Deposits.

### **Rate Information**

Citi Time Deposits bear interest at a fixed rate until the maturity of the deposit. The amount, term and prevailing market conditions affect the applicable interest rate and Annual Percentage Yield (APY). The APY on your account assumes the full balance and interest will remain on deposit until maturity. Withdrawal of interest will reduce earnings on the account. For up-to date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

### **Interest Calculation**

Interest is compounded daily. Interest will be credited to your Citi Time Deposit account at maturity or will be automatically withdrawn and credited monthly to your linked Citibank U.S. Dollar checking account, as elected by you at account opening. Withdrawals of interest will reduce earnings on the account. Interest is paid up to, but not including, the day that the account is either closed or matures. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the balance in the account each day. Interest is computed using a 365-day year except in leap years when interest may be computed on a 366-day basis.

### **When Interest Begins to Accrue**

Interest will accrue beginning on the business day Citibank receives credit for the funds. In the case of a deposit that is affected by means of a non-U.S. Dollar currency transaction, interest will accrue beginning on the first business day settlement is completed. If your Citi Time Deposit is renewed, interest will accrue beginning on the date of renewal.

### **Reporting**

Each January, the total interest paid on a Citi Time Deposit will be reported to the IRS on one or more 1099 forms, unless you have provided us a Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Copies of the 1099(s) will be provided to you.

### **Fees**

Fees, if any, will be charged in accordance with the "Other Fees and Charges for All Accounts" disclosed in the Marketplace Addendum.

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## USD CASH RESERVE ACCOUNTS

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Citi Private Bank offers the following two types of USD Cash Reserve Accounts: (i) Citi Managed Rate Money Market Account and (ii) Citi Index Linked Money Market Account.

USD Cash Reserve Accounts must be linked to a Citibank U.S. Dollar checking account. The USD Cash Reserve Accounts cannot be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking.

The features of both account types are the same unless indicated below.

- **Citi Managed Rate Money Market Account:** The Citi Managed Rate Money Market Account is a managed rate money market deposit account in USD.
- **Citi Index Linked Money Market Account:** The Citi Index Linked Money Market Account is an index linked money market deposit account in USD.

### Minimum Opening Deposit

**Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account:** The minimum opening deposit amount of your account is U.S. \$10,000.

### Withdrawals, Withdrawal Penalties and Renewal Policies

**Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account:** We reserve the right to require seven days' advance notice before permitting a withdrawal from your account. We are required by law to reserve this right, but we do not presently exercise it.

### Rate Information

**Citi Managed Rate Money Market Account:** The interest rates and Annual Percentage Yields are determined by Citibank and can change at our discretion at any time. For up-to-date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

**Citi Index Linked Money Market Account:** The interest rates and Annual Percentage Yields are calculated using the Secured Overnight Financing Rate (SOFR) minus a standard margin of 0.30%, which is subject to change at our discretion at any time. SOFR, administered by the Federal Reserve Bank of New York (or any successor administrator), is a broad measure of the cost of borrowing cash overnight collateralized by Treasury securities. Each business day, the New York Fed publishes the SOFR on the New York Fed website at approximately 8:00 a.m. ET. For up-to-date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

### Interest Calculation

**Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account:** We use the daily balance method to calculate interest on both the Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account. Interest is calculated on a 365-day basis except in leap years when interest may be computed on a 366-day basis. This method applies a daily periodic rate for the balance in the account each day. The daily periodic rate for the balance during the statement period is the average of the daily periodic rates in effect during the statement period.

### When Interest Begins to Accrue

**Citi Managed Rate Money Market Account and Citi Index Linked Money Market Account:** Interest will accrue daily beginning on the business day Citibank receives credit for the funds and will be paid every business day thereafter. In the case of a deposit that is affected by means of a non-U.S. Dollar currency transaction, interest will accrue beginning on the first business day settlement is completed and will be paid every business day thereafter.

## Reporting

Each January, the total interest paid on a Citi Managed Rate Money Market Account or Citi Index Linked Money Market Account will be reported to the IRS on one or more 1099 forms, unless you have provided us a Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Copies of the 1099(s) will be provided to you.

## Fees

Fees, if any, will be charged in accordance with the “Other Fees and Charges for All Accounts” disclosed in the Marketplace Addendum.

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## CITI U.S. FOREIGN CURRENCY ACCOUNTS

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Citi Private Bank offers the following three types of Citi U.S. Foreign Currency Accounts: (i) transaction account, (ii) cash reserve account and (iii) time deposit.

The features of each of these three account types are the same except as indicated below.

### Citi U.S. Foreign Currency Transaction Account

The Citi U.S. Foreign Currency Transaction Account is a non-interest bearing account that does not offer a check writing feature in which you can hold select foreign currencies. No interest will be paid on any Citi U.S. Foreign Currency Transaction Account. The Citi U.S. Foreign Currency Transaction Account must be linked to a Citibank U.S. Dollar checking account. It may not be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking. Deposits may not be made into any Citi U.S. Foreign Currency Transaction Account via check.

There is no minimum opening balance requirements to open a Citi U.S. Foreign Currency Transaction Account for Citi Private Bank clients.

### Citi U.S. Foreign Currency Cash Reserve Account

The Citi U.S. Foreign Currency Cash Reserve Account is a money market deposit account in select foreign currencies. The Citi U.S. Foreign Currency Cash Reserve Account must be linked to a Citibank U.S. Dollar checking account. It may not be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking.

The minimum opening deposit amount of each Citi U.S. Foreign Currency Cash Reserve Account in the selected currency shall be the equivalent in that currency to U.S. \$25,000. If the U.S. Dollar value of your Citi U.S. Foreign Currency Cash Reserve Account decreases to below U.S. \$25,000, Citibank may close your account.

### Citi U.S. Foreign Currency Time Deposit

The Citi U.S. Foreign Currency Time Deposit is a fixed-rate deposit, available in select foreign currencies.

The Citi U.S. Foreign Currency Transaction Account must be linked to a Citibank U.S. Dollar checking account. It may not be linked to your Citibank Banking Card, for ATM access, Citibank online banking or telephone banking.

The minimum deposit amount of each Citi U.S. Foreign Currency Time Deposit in the selected currency shall be the equivalent in that currency to U.S. \$50,000. No additional deposits to the Citi U.S. Foreign Currency Time Deposit are permitted during the term of the Citi U.S. Foreign Currency Time Deposit.

## Available Currencies

Available currencies are subject to change at any time without notice and currently include British Pounds, Canadian Dollars, Euro, Japanese Yen, Swiss Francs, Singapore Dollars, Hong Kong Dollars, Chinese Renminbi, Australian Dollars, New Zealand Dollars, Swedish Kronor, Danish Kroner, Norwegian Kroner, Hungarian Forint, Israeli Shekels, Mexican Peso, Polish Zloty, Turkish Lira, and South African Rand. A separate account must be opened for each currency selected. Some foreign currencies may require additional documentation.



## **Withdrawals, Withdrawal Penalties and Renewal Policies**

**Citi U.S. Foreign Currency Transaction Account:** There are no limitations on the number of withdrawals you may make from your Citi U.S. Foreign Currency Transaction Account per month. Overdrawing your Citi U.S. Foreign Currency Transaction Account is not permitted.

**Citi U.S. Foreign Currency Cash Reserve Account:** We reserve the right to require seven days advance notice before permitting a withdrawal from Citi U.S. Foreign Currency Cash Reserve Accounts. We are required by law to reserve this right, but we do not presently exercise it.

**Citi U.S. Foreign Currency Time Deposit:** The maturity date for your Citi U.S. Foreign Currency Time Deposit is indicated on your Citi Private Bank deposit interest rates and annual percentage yields disclosure and on your account opening confirmation.

If you withdraw the Citi U.S. Foreign Currency Time Deposit principal prior to the maturity date, a penalty of (a) \$500 plus any additional costs we may incur or (b) the minimum penalty required by law, whichever is greater, will be imposed. Additional costs would be based on the difference in interest rates between the original deposit rate and the rate we are then offering for Citi U.S. Foreign Currency Time Deposits of the same currency and term, for the remaining term from your early withdrawal date to the maturity date. There is no early withdrawal penalty if the account holder dies or is declared legally incompetent by a court or other administrative body of competent jurisdiction.

Except for TDs with terms of 1 month or less, you will be advised 30 days in advance of the maturity date. Unless you instruct us otherwise prior to the date of maturity, or during the Grace Period, Citibank will automatically renew your Citi U.S. Foreign Currency Time Deposit at maturity, along with any interest earned, into a Citi U.S. Foreign Currency Time Deposit of the same term, but at the interest rate and Annual Percentage Yield we are then offering for that term. For Citi U.S. Foreign Currency Time Deposits with a term greater than 30 days, during the Grace Period, you can change your term, deposit additional funds or withdraw funds without paying an early withdrawal penalty. If, during the Grace Period, you change your term, make a deposit or withdrawal: (1) the Grace Period will end on that day, your TD opening date will reset and become your TD renewal date, and a new maturity date will apply, after which you will no longer be able to make any changes until the next maturity date without incurring a penalty; (2) we will pay interest from the maturity date until the day before your new opening date (but not more than 7-calendar days) at the interest rate then in effect on the maturity date; and (3) your renewed TD will be assigned the APY and interest rate in effect on your new opening date which is your TD renewal date. No withdrawals are permitted within the first six days after the date of deposit or renewal, if changes are made during the Grace Period. Your account number will not change when your TD renews.

## **Rate Information**

**Citi U.S. Foreign Currency Cash Reserve Account:** The interest rates and Annual Percentage Yields are determined by Citibank and can change at our discretion at any time. For up-to-date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

**Citi U.S. Foreign Currency Time Deposit:** Citi U.S. Foreign Currency Time Deposits bear interest at a fixed rate until the maturity of the deposit. The size and term of a Citi U.S. Foreign Currency Time Deposit and prevailing market conditions affect its interest rate and Annual Percentage Yield. For up-to date information, please contact your Citi Private Bank representative for a current Citi Private Bank deposit interest rates and annual percentage yields disclosure.

## **Interest Calculation**

**Citi U.S. Foreign Currency Cash Reserve Account:** Interest is compounded and credited to your account daily. When a non-cash item (for example, a check) in the applicable foreign currency is deposited into the account, interest begins to accrue no later than the business day we receive credit for the deposit of that non-cash item. In the case of a deposit that is affected by means of a foreign currency transaction, we pay interest beginning on the first business day settlement is completed. Interest is paid up to, but not including, the day that the account is either closed or matures.

We use the daily balance method to calculate interest on the Citi U.S. Foreign Currency Cash Reserve Account. Interest is calculated on a 360-day basis except for British Pounds, for which interest is calculated on a 365-day basis. The daily periodic rate for the balance during the statement period is the average of the daily periodic rates in effect during the statement period.

**Citi U.S. Foreign Currency Time Deposit:** Interest is not compounded. Interest will be credited to your account at maturity. Interest is paid up to, but not including, the day that the account is either closed or matures. We use the daily balance method to calculate interest on these accounts. This method applies a daily periodic rate to the balance in the account each day. Interest is calculated on a 360-day basis except for British Pounds, for which interest is calculated daily on a 365-day basis.

### **When Interest Begins to Accrue**

Citi U.S. Foreign Currency Cash Reserve Account and Citi U.S. Foreign Currency Time Deposit: Interest will accrue on check deposits and money transfers in the applicable foreign currency to these accounts beginning on the business day Citibank receives credit for the funds. In the case of a deposit that is affected by means of a foreign currency transaction, interest will accrue beginning on the first business day settlement is completed.

### **Reporting**

In your monthly statement, an indicative exchange rate and the U.S. Dollar equivalent amount of the account balance will be displayed for informational purposes only. This U.S. Dollar equivalent amount, however, is not an obligation of Citibank to pay you in U.S. Dollars.

**Citi U.S. Foreign Currency Cash Reserve Account and Citi U.S. Foreign Currency Time Deposit:** Each January, the total U.S. Dollar value of interest paid on a Citi U.S. Foreign Currency Cash Reserve Account and/or Citi U.S. Foreign Currency Time Deposit will be reported to the IRS on one or more 1099 forms unless you have provided us a Form W-8BEN, Certificate of Foreign Status of Beneficial Owner for United States Tax Withholding. Copies of the 1099(s) will be provided to you.

### **Foreign Exchange and Currency**

**Transactions:** Citibank can enter into foreign exchange transactions for clients who hold Citi U.S. Foreign Currency Transaction Accounts. These transactions will be at the quoted foreign exchange rate.

**Transaction Penalties:** If you fail to make a required deposit in U.S. Dollars or a foreign currency in connection with any transaction initiated at your request, then you must pay Citibank, on demand, the costs to Citibank arising from such failure. These costs may include: the cost of obtaining U.S. Dollars or the relevant foreign currency from other sources, the cost of terminating the transaction and any other transaction entered into by Citibank in reliance on your obligation to make the deposit, and Citibank's related administrative costs. Citibank may charge the prevailing borrowing interest rate for the currency determined by Citibank, plus 2%.

**Gains and Losses:** The value of any one currency fluctuates versus the value of another, and there can be a gain or loss when one currency is exchanged for another. You will benefit from any realized gain in the value of one currency versus another and will sustain any realized loss. Any foreign exchange gain or loss will affect the value of your principal. Citibank does not report foreign exchange gains or losses to the Internal Revenue Service ("IRS") or any other foreign tax or governmental authority. You are responsible for reporting to the IRS or any other applicable foreign tax or governmental authority (in particular in your home jurisdiction) all required information relating to your foreign exchange tax liability.

**Sovereign Risk:** When dealing in foreign currencies, you understand you are also undertaking the risk associated with that country's local currency. Any imposition by any governmental or regulatory authority of the country of the relevant foreign currency may result in the inability to effect outward remittances of the whole or any part of such payments (whether in the local currency, the original deposited currency or any other currency) from such country, which can thereby result in the loss of all or part of the principal sum deposited. If such an event occurs, there is an additional risk of the subsequent devaluation and/ there is an additional risk of the subsequent devaluation and/or lack of convertibility to that currency.

**Negative Interest Cost:** From time to time market term interest rates may be negative for deposits held in certain currencies or central banking institutions may impose negative interest rates. As a result, your Citi U.S. Foreign Currency Cash Reserve Account, U.S. Foreign Currency Transaction Account, or U.S. Foreign Currency Time Deposit account holding a currency subject to a negative interest rate may be charged a Negative Interest Fee that takes into account, among other things, the market negative term interest rate or the negative interest rate imposed by central banking institutions and our costs to administer the accounts. The Negative Interest Fee for your account will be calculated each day your account holds currency(ies) subject to a negative interest rate by multiplying your account balance by the Negative Interest Fee Rate for the applicable currency and dividing by 360, except for British Pounds that is divided by 365. For Citi U.S. Foreign Currency Cash Reserve Accounts and U.S. Foreign Currency Transaction Accounts, the Negative Interest Fee Rate used to calculate the Negative Interest Fee is variable and subject to change daily. For U.S. Foreign Currency Time Deposit accounts, the Negative Interest Fee Rate used to calculate the Negative Interest Fee is fixed and will be the Negative Interest Fee Rate in effect on the day the account is opened. Negative Interest Fee Rates are subject to change daily and are determined by Citibank in our sole discretion. The Negative Interest Fee will be charged daily for Citi U.S. Foreign Currency Cash Reserve accounts and U.S. Foreign Currency Transaction Accounts, and at maturity for U.S. Foreign Currency Time Deposit accounts. Contact your Citi Private Bank representative to obtain the Negative Interest Fee Rates applicable to your account(s) or if you have questions regarding the Negative Interest Fee.

Currency	Description	Negative Interest Fee Rate*
JPY	Japanese Yen	0.25%

\*Effective as of November 3, 2022. Subject to change daily.

### Settlement

When exchanging U.S. Dollars for deposit into a Citi U.S. Foreign Currency Transaction Account in Canadian Dollars the deposit will be made the same day, if the order placed before 2:00 PM (Eastern Time). If the order is placed after 2:00 PM (Eastern Time) the deposit will not be made until the next business day.

When exchanging U.S. Dollars for deposit into a Citi U.S. Foreign Currency Transaction Account in Euros, British Pounds, Mexican Pesos, Swiss Francs, or Swedish Kronor, the deposit will not be made until the next business day from the date the order is placed, if the order is placed before 2:00 PM (Eastern Time) or two business days after the order is placed if the order is made after 2:00 PM (Eastern Time).

When exchanging U.S. Dollars for deposit into a Citi U.S. Foreign Currency Transaction Account in Japanese Yen, Singapore Dollars, Hong Kong Dollars, Chinese Renminbi, Australian Dollars, New Zealand Dollars, Danish Kroner, Norwegian Kroner, Hungarian Forint, Israeli Shekels, Polish Zloty, Turkish Lira, and South African Rand the deposit will not be made until two business days from the date the order is placed, if the order is placed before 2:00 PM (Eastern Time) or three business days after the order is placed if the order is placed after 2:00 PM (Eastern Time).

For purposes of the above, a business day is a weekday that is not a holiday for Citibank in New York, NY, London, England or in the country of the currency into which the U.S. Dollars are being exchanged.

### Fees

Fees, if any, will be charged in accordance with the “Other Fees and Charges for All Accounts” disclosed in the Marketplace Addendum, or for CitiBusiness accounts in accordance with the “Schedule of Standard Fees and Charges.”



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## RENMINBI ACCOUNT AND DEPOSIT SERVICES

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The Bank may from time to time, at your request, agree to provide Renminbi currency (“**Renminbi**”) deposit services (including but not limited to deposit, transfer, withdrawal, conversion and remittance) (“**Renminbi Deposit Services**”) to you on such terms and to such extent as Citibank may decide from time to time. By signing the Application and accepting these Terms and Conditions, you are deemed to have accepted the terms and conditions set forth herein with respect to Renminbi account and deposit services, as they may be amended from time to time. All obligations of the Bank in relation to the provision of Renminbi Deposit Services are obligations to be performed in the United States only. In addition, you agree that the operation of any Renminbi denominated account(s) is subject to any applicable agreement for clearing and settlement of Renminbi entered into between the Bank and any clearing bank or agent (whether in the United States, the Hong Kong Special Administrative Region of the People’s Republic of China (“**Hong Kong**”) or elsewhere) (“**Clearing Agreement**”) and any applicable laws, rules, regulations, policies, circulars and guidelines issued or imposed by any regulatory authority, government agency, clearing or settlement bank or agent, custodian or professional body governing Renminbi related activities and services, each as may be amended or updated from time to time (together with the Clearing Agreement, the “**Applicable Provisions**”). The Client agrees that if there is any inconsistency between these Terms and Conditions, as amended from time to time, and the Applicable Provisions, the Applicable Provisions shall prevail.

The Bank is entitled to reject, terminate, revise or cancel the provision of any Renminbi deposit services and/or transfer or convert any amount in your Renminbi account(s) in its sole and absolute discretion without prior notice to you, unless otherwise required by applicable law. By signing the Application and accepting these Terms and Conditions, you understand that that these Terms and Conditions may be amended and that the Bank’s ability to operate and maintain Renminbi denominated account(s) or provide Renminbi Deposit Services may be impaired, suspended (in some cases indefinitely), rendered impracticable, or otherwise terminated by the Bank. In such circumstances, the Bank shall not be liable, and shall not bear any risks, for any losses, costs, expenses or charges or other consequences arising or suffered by you as a result of such steps being taken by the Bank, including, but not limited to, the loss of Renminbi deposits deposited by Citibank with any Renminbi clearing and settlement bank, clearing house or custodian.

There shall be no checks or checkbook services denominated in Renminbi. Deposits in Renminbi shall be received only by way of foreign exchange conversion from other currencies, or by funds transfer from other Bank accounts or external accounts. Withdrawals of Renminbi shall be by way of foreign exchange conversion into other currencies, or by funds transfer to other Citibank accounts or external accounts outside Mainland China. Physical deposit or withdrawal of Renminbi banknotes is not permitted. Such restrictions may be changed by the Bank and will be subject to any other restrictions imposed from time to time by any relevant regulatory, government, clearing bank or other authorities.

No Renminbi funds remittance to Mainland China shall be permitted. Such restriction may be changed by Citibank and will be subject to any other restrictions imposed from time to time by any relevant regulatory, government, clearing bank or other authorities.

Conversions of Renminbi to or from other currencies, including Hong Kong dollars, may be subject to limits or restrictions imposed from time to time by the relevant regulatory, government, clearing bank or other authorities. When exchanging U.S. Dollars for Renminbi the deposit will not be made until two business days from the date the order is placed, if the order is placed before 2:00 PM (Eastern Time), or three business days, if the order is placed after 2:00 PM (Eastern Time).

All Renminbi transactions will be denoted using currency code “CNY” in client advices and statements.

### **Renminbi Risk Factors**

If Renminbi deposit services are applicable and made available to you, you agree and acknowledge that you understand the key risks set out below and that you are capable of, and are willing to, assume these risks. The key risks set out below are not intended to be an exhaustive list of all risks related to Renminbi deposit services provided by the Bank. You must also read and understand all risks set out in any other agreements you may have with the Bank and in any product or service disclosures.

**Foreign exchange conversion risk:** The foreign exchange conversion rate is based on the offshore interbank rate available outside Mainland China, which may be driven by various factors including market demand and supply and may be different from onshore market rates available inside Mainland China. The difference between the two conversion rates may be significant.

**Renminbi currency risk:** Renminbi is subject to substantial exchange rate risk and is currently not freely convertible. Provision of Renminbi conversion and other services through or by banks in the United States is subject to the relevant regulatory and other policy requirements, and to exchange rate controls and restrictions applicable to Renminbi deposit services. Such requirements, controls or restrictions may be amended or subject to change from time to time, and may adversely affect an applicable exchange rate or make it impractical for you to convert Renminbi into your host currency or may result in significant loss on conversion. There may be conversion restrictions applicable and you may need to allow additional time for conversions to or from Renminbi.

**Credit risk of clearing and settlement banks, agents and custodians:** The credit risk of clearing and settlement banks, agents and custodians that Citibank is subject to may affect the availability, liquidity and transferability of Renminbi deliverable to you.

### **Hong Kong Monetary Authority's Liability**

- (i) You agree that the Hong Kong Monetary Authority (“**HKMA**”) shall not be liable to you or any other person, including without limitation Hong Kong Interbank Clearing Limited (“**HKICL**”), any banks and institutions which have subscribed as direct or indirect members of any clearing system and any institution appointed by HKMA to provide clearing and settlement services in respect of any clearing system (all such persons being referred to as “**relevant persons**”), in respect of any claim, loss, damage or expense (including, without limitation, loss of business, loss of business opportunity, loss of profit, or special, indirect or consequential loss) (even if HKMA knew or ought reasonably to have known of their possible existence) of any kind or nature whatsoever arising in whatever manner directly or indirectly from or as a result of anything done or omitted to be done by HKMA in good faith or by any relevant persons or any other person in the management, operation or use (including, without limitation, the termination and/or suspension by any relevant persons) of any clearing system or any ancillary facilities thereto or any part of them; and
- (ii) You agree that, without prejudice to (i) above, HKMA shall not owe any duty or incur any liability to you or other persons in respect of any claim, loss, damage or expense (including, without limitation, loss of business, loss of business opportunity, loss of profit, or special, indirect or consequential loss) (even if HKMA knew or ought reasonably to have known of their possible existence) of any kind or nature whatsoever arising in whatever manner directly or indirectly by the giving of any notice, advice or approval in relation or pursuant to any clearing house rules and any operating procedures with respect to any clearing system (as the same may be modified from time to time by the operator of the relevant clearing system); for the avoidance of doubt, the provisions of this Section (ii) shall not be available or apply to HKMA when acting solely in its capacity as a direct member or user of any clearing system.

# Investment Account Linking

The section deals with your ability to link certain investment accounts available through Citigroup Global Markets Inc. \*, our affiliate, to certain account packages.

\* Investment products are offered through Citigroup Global Markets Inc., member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. In the United States, insurance products are offered through Citigroup Life Agency LLC (“CLA”). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc.

## INVESTMENT AND INSURANCE PRODUCTS:

- NOT FDIC INSURED • NOT A BANK DEPOSIT • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
- NO BANK GUARANTEE • MAY LOSE VALUE

### Linking Your Account to a Citigroup Global Markets Inc. Investment Account

You can link a Citigroup Global Markets Inc. Investment Account and link that account to your Citibank® Account Package for Citi Private Bank Clients, or your Citigold® Account Package for Citi Private Bank Clients, provided that the account titles are identical.

Linking your Citibank® Account Package for Citi Private Bank Clients or your Citigold® Account Package for Citi Private Bank Clients to a Citigroup Global Markets Inc. Account (“Linked Investment Account”) has many advantages, such as being able to view the balances in your Linked Investment Account using Citibank® Online or Citi Mobile®, and at ATMs located in Citibank branches.

Summary account balances for Citigroup Global Markets Inc. Investment Accounts through Citi Personal Wealth Management or Citi Private Bank will be displayed on statements for Citigold® Account Package for Citi Private Bank Clients.

For information about linking a Citigroup Global Markets Inc. Investment Account to a checking or money market account in any eligible account package for transfer purposes, please see the “Internal Transfers Between Linked Accounts” sub-section in the “Types of Transactions; Limitations” section of the “Electronic Banking” section of the Client Manual — Consumer Accounts.

# Safe Deposit Box Rental

In order to open a Safe Deposit Box, you need to have at least one open Citibank® transaction account or savings account (a checking, money market and/or savings account) in an account package. Safe Deposit Boxes are available in select Citibank branch locations. Pricing varies per size per location and account package type.

### Product Features

- Each Safe Deposit Box may be eligible for up to one discount
- In order to qualify for a discount, account packages must contain at least one open transaction account or savings account (a checking, money market and/or savings account)
- For each of your account packages you may qualify for one of the discounts in the table below
- Sales tax may be assessed depending on your box location

### Safe Deposit Box Discount for All Citi Private Bank Packages

Annual Rental Fee	Citi Private Bank
\$0-\$125	Waived
\$126-\$250	\$125 off annual rental fee
\$251+	50% off annual rental fee

*Only one (1) discount from the chart above can be applied per account package*

### Direct Debit

If you have a Safe Deposit Box, not already receiving a Citi Private Bank discount, you may qualify for a 10% discount if signed up with direct debit.

# Funds Availability at Citibank (All Marketplaces)

This section will help you determine when deposits to your checking, savings and money market account(s) will be available for withdrawal.

Please note that the availability of deposits made via the Mobile Check Deposit service is described separately in the agreement governing that service.

## OUR GENERAL POLICY

Our general policy is to make funds from any type of check deposit available to you no later than the first business day after the day of your deposit. This includes government checks, cashier's checks and other special types of checks described below. Cash deposits with a teller or at a Proprietary Citibank ATM are generally available immediately on the same business day your deposit is received. Wire transfers and electronic direct deposits are also generally available on the same business day your deposit is received.

Once funds are available, you may withdraw the funds in cash or use them to pay checks and other items. In some cases, we may place longer delays on your deposit which means you will have to wait a few additional days before being able to use the funds. If we decide to place longer delays at the time you make a deposit, you will be provided a notice that lets you know when your funds will become available to you. If your deposit is not made with a teller, or we decide to take this action after you have made your deposit, we will send a notice to you by the next business day. Please refer to the "Longer Delays May Apply" section for a description of these longer delays.

## Determining the Date of Deposit

The day funds become available is determined by counting business days from the day of your deposit. Every day is a business day except Saturdays, Sundays, and federal holidays. If you make a deposit before our established cutoff time on a business day that we are open, we will consider that day to be the day of deposit. However, if you make a deposit after our cutoff time or on a non-business day, we will consider the next business day we are open to be the day your deposit is received.

- Deposits made in person with a teller before the end of the business day are considered received that day. The end of business day is posted at each branch and may vary by branch location.
- Deposits made at Proprietary Citibank ATMs and Network (non-Citibank) ATM facilities before 10:30pm Eastern Time (9:30pm Central Time; 7:30pm Pacific Time) are considered received that day.
- Deposits made at a night depository are considered received by Citibank when the deposit is removed from the night depository, which will be no later than the next business day.
- Check deposits by mail. A check deposit received by mail is considered received on the day we receive it at the mail facility designated below. Check deposits made by mail and addressed to any other Citibank address will be forwarded to the designated facility for processing and will be considered received on the date the deposit is received by this facility.

### For regular mail:

Citibank  
Check Ops – Bank by Mail  
P.O. Box 769009  
San Antonio, TX 78245

### For overnight mail:

Citibank  
Check Ops – Bank by Mail  
100 Citibank Drive Bldg 3  
San Antonio, TX 78245

## **Government Checks, Cashier's Checks and Other Special Types of Checks**

Funds from the following types of checks are available no later than the first business after the day we receive your deposit:

- U.S. Treasury Checks, Federal Reserve Bank checks, Federal Home Loan Bank checks
- Checks issued by a U.S. state or by the general purpose units of U.S. local governments
- U.S. postal money orders
- Cashier's checks, teller's checks, certified checks, and travelers checks
- Checks drawn on a Citibank, N.A. U.S. branch

### **Longer Delays May Apply**

In some cases, we may not make all of the funds that you deposit by check (excluding the special types of checks described above) available by the first Business Day after the day of your deposit. Should this occur, you will be provided with a notice describing when the funds will be available at the time of your deposit. If your deposit is not made directly with a teller or we decide to take this action after you complete your deposit, we will send you a notice by the next Business Day. If you will need the funds from a deposit right away, you should ask us when the funds will be available. Depending on the total amount of your check deposits on any one day, the deposit amount may not become fully available to you until the third Business Day after the day of the deposit as follows:

#### Total deposit amounts up to \$5,525

Funds from all check deposits on any one day that total \$5,525 or less will be available on the second Business Day after the day of deposit. The first \$225 of these check deposits will be available on the first Business Day after the day of deposit and the remainder of the deposit will be available on the second Business Day after the day of deposit.

#### Large dollar deposits greater than \$5,525

If the total of your check deposits on any one day is greater than \$5,525, the amount in excess of \$5,525 will be available on the third Business Day after the day of deposit.

#### **By way of example:**

If you deposit a check (or multiple checks on any given day) that total(s) \$10,000

- The first \$225 of your deposit will be available on the first Business Day after the day of deposit
- An additional \$5,300 will be available on the second Business Day
- The remaining \$ 4,475 will be available on the third Business Day.

#### **We may also delay the full amount of your check deposits for a longer period (up to 7 Business Days) under the following circumstances:**

- Doubt of collectability — If we have reason to believe the check you have deposited will not be paid; we may delay availability of the funds represented by that check up to 7 Business Days. Should this occur, we will send you a deposit hold notice no later than the next Business Day after we decide to take this action.
- Emergency Situations — If we are unable to conduct business due to an interruption of communications, computer equipment facilities or other emergency conditions beyond our control such as the impact of a natural disaster, we may delay the availability of your deposited check up to 7 Business Days.

### **Special Rules for New Clients**

You are considered a new client if you have not had an account at Citibank for at least 30 days prior to your opening one. For the first 30 days your new account is open, the following special rules apply:

- You will be entitled to the availability described above for:
  - Incoming wire transfers and electronic direct deposits
  - Cash
  - Government checks, Cashier's checks, and other special types of checks (as defined above)
- For all other check deposits, your funds will be available on the 5th business day after the day of deposit.

**Collection Items**

We may require that a check received for deposit be sent out for collection. This may occur, for example, if the check is drawn on an institution outside the United States. We will make the funds available to you after we receive payment from the bank on which the check is drawn. A service fee will generally apply. Please refer to the Schedule of Other Fees and Charges For All Accounts.

**Holds on Other Funds**

If we cash a check that is drawn on another bank, we may withhold the availability of a corresponding amount already in your account. Those funds will be made available on the day they would have been available if you had deposited the check.

**Our Right of Chargeback**

The availability of funds from checks that you deposit will not affect your obligation to repay Citibank for any check that you deposit that is not paid nor does it affect our right to charge back your account for any check that is not paid.

**Changes to Our Policy**

We will notify you of any change(s) to our funds availability policies as required by applicable law.



# Discontinued Products, Services, and Features

Customers no longer have the ability to apply to open new accounts (or enroll, as applicable) in the following products, services, and features as of the Discontinued Date:

<b>Discontinued Products, Services, and Features</b>	<b>Discontinued Date</b>
Citibank® Savings Plus <i>Please note the below accounts were converted to the Citibank® Savings Plus account on the noted Discontinued Date</i>	July 23, 2017
Money Market Plus	April 15, 2022
Ultimate Savings	April 15, 2022
Preferred Money Market	April 15, 2022
Insured Money Market	April 15, 2022
Day-to-Day Savings in Citi Private Bank, Citigold, Citigold Private Client, Citi Priority, Citibank Account, and Access Account Packages	May 4, 2022
Day-to-Day Savings in Basic Banking Package in all states except New York	May 5, 2022
Day-to-Day Savings in Basic Banking Package in New York state only	May 6, 2022

## **CITIBANK® SAVINGS PLUS ACCOUNT**

### **Account Features**

Your Citibank® Savings Plus account is a money market account that 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 Citibank® Savings Plus account can be linked to any account package.

### **Check Writing**

The Citibank® Savings Plus account offers check writing in all packages except an Access Account Package. Any check transactions on a Citibank® Savings Plus account, in the Access Account Package 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.

### **Minimum Balance Requirement**

There is a minimum balance of \$100 to maintain the Citibank® Savings Plus account. We reserve the right to close the account if the account balance falls below the minimum balance.

### **Interest Rates**

The interest rates for the Citibank® Savings Plus 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 call CitiPhone Banking at 1-800-627-3999 or stop by your nearest Citibank branch.

### **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. ("Business Day" means any day of the week that is not a Saturday, Sunday or bank holiday. Non-Business Days are considered part of the following Business Day.)

### **Fees**

There is no separate Monthly Service Fee for the Citibank® Savings Plus account. A Citibank® Savings Plus account must be in a package and is subject to the applicable monthly service fee and non-Citibank ATM fees of the applicable account package as disclosed in the "Information About Account Packages" section of the Marketplace Addendum. Citibank® Savings Plus accounts converted from an existing money market on April 15, 2022, will



be in the same package as the existing money market before account conversion and, except as provided in this notice, will be subject to the same monthly service and non-Citibank ATM fees, and all other fees, of the applicable account package.

Uniform Transfers to Minors Accounts (UTMA), also known as Custodial accounts, will not be charged a monthly service fee for money market accounts when the beneficiary is younger than 18 years of age and the UTMA is the sole account in a Basic Banking Package or a Citibank® Account Package. An UTMA with a beneficiary 18 years of age or older, or in any other account or package type regardless of age, will be subject to the terms and conditions of their package including fees and minimum balance requirements for fee waivers.

### **Interest Calculation Method and Rate Information**

We use the daily balance method to calculate the interest on Citibank® Savings Plus accounts. 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.

Rates on variable accounts may change. 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: Residential/Home (not mailing) Address, Rate Region, Account Balance, Account Package Type.

For a Citibank® Savings Plus account that is linked to an Access Account Package or Basic Banking Package, the interest rate you earn will always be paid at the lowest tiered rate established for Citibank® Savings Plus accounts regardless of the balance in your Citibank® Savings Plus account.

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### **Account Balance Ranges for Rate Calculations**

\$0 — \$9,999.99  
\$10,000 — \$24,999.99  
\$25,000 — \$49,999.99  
\$50,000 — \$99,999.99  
\$100,000 — \$499,999.99  
\$500,000 — \$999,999.99  
\$1,000,000+

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Please refer to the rate sheet for additional rate information.

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.

### **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.

### **Linking**

The balances in other Citibank accounts that are linked to the Citibank® Savings Plus account will not be included in the daily balance calculation for the Citibank® Savings Plus account. The balance in the Citibank® Savings Plus account may be linked to contribute to the minimum combined average monthly balance requirements of eligible Citibank account packages.

### **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 daily balance method.

Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees by product and banking package, please view the chart below. Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

### Other Fees and Charges for All Accounts

<b>Service</b>	<b>Citibank® Account for Citi Private Bank Clients Package</b>	<b>Citigold® Account for Citi Private Bank Clients Package</b>
Bond Coupon Redemption (per series)	WAIVED	WAIVED
Checkbook Orders	WAIVED <sup>1</sup>	WAIVED <sup>1</sup>
Citibank® Global Transfer Service <sup>2</sup>	No Transfer Fee	No Transfer Fee
Clerical Research (per hour, one-hour minimum)	WAIVED	WAIVED
Collection of Checks Drawn on Foreign Bank	\$30.00	\$30.00
Collection of Notes and Sight Drafts on Domestic Bank	\$25.00	\$25.00
Consular/Verification Letter	WAIVED	WAIVED
Copy of Cancelled Checks (Fee for Photocopying <sup>5</sup> )	WAIVED	WAIVED
Domestic Bank Collections <sup>3</sup>	\$25.00	\$25.00
Expedited Domestic Delivery of Replacement Debit Cards (Expedited Card Fee <sup>5</sup> )	WAIVED	WAIVED
Fee for PIN Mailer — Domestic Standard	No Fee	No Fee
Fee for PIN Mailer — Domestic Expedite	WAIVED	WAIVED
Fee for PIN Mailer — International Express	WAIVED	WAIVED
Foreign Currency Exchange (Foreign Currency Fee <sup>5</sup> ) — \$1,000 and over	No Charge	No Charge
Foreign Currency Exchange (Foreign Currency Fee <sup>5</sup> ) — Under \$1,000	WAIVED	WAIVED
Foreign Exchange Fee <sup>4</sup> (Foreign Transaction Fee <sup>5</sup> )	WAIVED	WAIVED
Interim Statement	WAIVED	WAIVED
Legal Process Compliance (levies, attachments, etc.) per defendant	\$125.00	\$125.00
Miscellaneous Copies (Fee for Photocopying <sup>5</sup> ) (IRS Forms 1099, Deposit Ticket, etc.)	WAIVED	WAIVED
Money Order for Customers	WAIVED	WAIVED
Official Check	WAIVED	WAIVED
Safe Deposit Box Annual Rental	See page 14	See page 14
Statement Copy (previous month)	WAIVED	WAIVED
Stop Payment Request	WAIVED	WAIVED
Wire Transfer — Incoming Domestic and International (Service Charges Incoming Wire Fee <sup>5</sup> )	WAIVED	WAIVED
Wire Transfer — Outgoing Online Domestic (Fee for Domestic Funds Transfer <sup>5</sup> )	WAIVED	WAIVED
Wire Transfer — Outgoing Domestic	WAIVED	WAIVED
Wire Transfer — Outgoing Online International	WAIVED	WAIVED
Wire Transfer — Outgoing International (Fee for International Funds Transfer <sup>5</sup> )	WAIVED	WAIVED
Fees and Charges related to specific account types, and specific transactions or activities specified elsewhere are incorporated herein	As specified elsewhere	As specified elsewhere

*Fee waivers may be discontinued at any time.*

- <sup>1</sup> *Fee for standard design checkbook is waived. A fee will be charged for non-standard design checkbook order (includes non-standard design, non-standard lettering, non-standard cover and non-standard logos).*
- <sup>2</sup> *For Citibank® Global Transfers made in foreign currency, Citibank's exchange rate includes a commission for the conversion service. For more information, please refer to the "Electronic Banking" section of the Client Manual — Consumer Accounts under "Types of Transactions; Limitations".*
- <sup>3</sup> *Additional fees may apply as a result of fees charged for collection of the item by other institutions.*
- <sup>4</sup> *We will apply a foreign exchange fee equal to 3% of the transaction amount (including credit and reversals) for each international debit card purchase or ATM withdrawal transaction (including those at Proprietary Citibank ATMs) made in a currency other than U.S. Dollars when the transaction is conducted outside the 50 United States and its territories. Fee is waived for Citigold, Citi Priority, Citi Private Bank, and International Personal Bank U.S. accounts.*
- <sup>5</sup> *How fee/s will be described on your bank statement.*

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

Citi Private Bank is a business of Citigroup Inc. (“Citigroup”), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations.

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Item PBG70002-ALL (Rev. 5/24)



Private Bank



# Credit Card Disclosures

**Consumer Accounts**

Citi Private Bank Credit Card Offerings

**Bonus Rewards for Citi Private Bank Credit Card Offerings**

As a Citi Private Bank client, you are eligible for bonus rewards for the credit card products you request through your application. These offers are honored for new accounts established through Citi Private Bank.

**Effective October 3, 2024, we are pleased to present the following:**

Product	Offers
<b>Citi® / AAdvantage® Executive World Elite Mastercard®</b>	75,000 American Airlines AAdvantage® bonus miles after \$7,500 in purchases made with your card within 3 months of account opening. <sup>1</sup> American Airlines AAdvantage® bonus miles are not available if you have received a new account bonus for a Citi® / AAdvantage® Executive account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi® / AAdvantage® Executive account. Offers may vary and this offer may not be available in other places where the card is offered.
<b>Citi® / AAdvantage® Platinum Select® World Elite Mastercard®</b>	Earn 60,000 American Airlines AAdvantage® bonus miles after \$3,000 in purchases within the first 3 months of account opening. <sup>1</sup> American Airlines AAdvantage® bonus miles are not available if you have received a new account bonus for a Citi® / AAdvantage® Platinum Select® account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi® / AAdvantage® Platinum Select® account. Offers may vary and this offer may not be available in other places where the card is offered.
<b>AAdvantage® MileUp® Mastercard®</b>	15,000 American Airlines AAdvantage® bonus miles after spending \$500 in purchases within the first 3 months of account opening. <sup>1</sup> American Airlines AAdvantage® bonus miles are not available if you have received a new account bonus for a AAdvantage® MileUp® account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a AAdvantage® MileUp® account. Offers may vary and this offer may not be available in other places where the card is offered.
<b>Citi Strata Premier<sup>SM</sup> Card</b>	80,000 Thank You Points after \$4,000 in purchases made with your card within 3 months of account opening. <sup>2</sup> Bonus ThankYou® Points are not available if you received a new account bonus for a Citi Premier® or Citi Strata Premier <sup>SM</sup> account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Premier® or Citi Strata Premier <sup>SM</sup> account. Offers may vary and this offer may not be available in other places where the card is offered.
<b>Citi Rewards+® Card</b>	25,000 Thank You Points after \$1,500 in purchases made with your card within 3 months of account opening. <sup>2</sup> Bonus ThankYou® Points are not available if you have received a new account bonus for a Citi Rewards+® account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Rewards+® account. Offers may vary and this offer may not be available in other places where the card is offered.
<b>Citi Double Cash® Card</b>	Earn \$200 cash back after you spend \$1,500 on purchases in the first 6 months of account opening. The bonus offer will be fulfilled as 20,000 ThankYou Points, which can be redeemed for \$200 cash back. <sup>3</sup> Bonus ThankYou® Points are not available if you have received a new account bonus for a Citi Double Cash account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Double Cash account. Offers may vary and this offer may not be available in other places where the card is offered.
<b>Citi Custom Cash®</b>	Earn \$200 cash back after you spend \$750 on purchases in the first 3 months of account opening. The bonus offer will be fulfilled as 20,000 ThankYou Points, which can be redeemed for \$200 cash back. <sup>4</sup> Citi will only issue one Citi Custom Cash® Card account per person. You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Custom Cash® Card in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Custom Cash® account. Offers may vary and this offer may not be available in other places where the card is offered.

*The content above only serves to communicate the bonus rewards features. Be sure to review the latest "Credit Card Disclosures" – provided to you in the following pages – for the full terms and conditions of the product offer.*

*Terms and conditions of accounts, products, programs and services are subject to change. If you are unsure whether you have the latest offer, please speak with your Citi Private Bank representative.*

**All official documents and other communications for your credit card account will be available only in English. You can call the customer service number on the back of your credit card for assistance in your language. (For TTY: We accept 711 or other Relay Service)**

**Todos los documentos oficiales y otras comunicaciones referentes a la cuenta de su tarjeta de crédito solo estarán disponibles en inglés. Puede llamar al número de servicio al cliente que aparece al dorso de su tarjeta de crédito para recibir ayuda en su idioma. (TTY: 711)**

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

<sup>1</sup> American Airlines AAdvantage® bonus miles typically will appear as a bonus in your AAdvantage® account 8-10 weeks after you have met the purchase requirements. Miles may be earned on purchases made by primary credit cardmembers and authorized users. AAdvantage® miles earned will be posted to the primary credit cardmember's AAdvantage® account. Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credits, account fees and interest charges.

<sup>2</sup> Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credits, account fees and interest charges.

<sup>3</sup> Bonus Offer: Earn \$200 in cash back after you spend \$1,500 on purchases in the first 6 months of account opening. This offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for \$200 cash back. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) are not purchases and do not count towards earning your bonus. Purchases must post to your account during the promotional period. Many merchants will wait for a purchase to ship before they post the purchase to your account. Offer available to new Citi Double Cash® cardmembers approved through this offer. Bonus ThankYou® Points are not available if you have received a new account bonus for a Citi Double Cash account in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Double Cash account.

<sup>4</sup> Bonus Offer: Earn \$200 in cash back after you spend \$750 on purchases in the first 3 months of account opening. This offer will be fulfilled as 20,000 ThankYou® Points, which can be redeemed for \$200 cash back. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) are not purchases and do not count towards earning your bonus. Purchases must post to your account during the promotional period. Many merchants will wait for a purchase to ship before they post the purchase to your account. Offer available to new Citi Custom Cash® cardmembers approved through this offer. Citi will only issue one Citi Custom Cash® Card account per person. You will qualify for the bonus offer only if you have not received a bonus offer for opening a new Citi Custom Cash® Card in the past 48 months or if you converted another Citi credit card account on which you earned a new account bonus in the last 48 months into a Citi Custom Cash® account.

Citi® / AAdvantage® Executive World Elite Mastercard

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>20.74%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>20.74%</b> variable This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

See next page for additional important CITI DISCLOSURES.

Citi® / AAdvantage® Executive World Elite Mastercard

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$595</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.



## Citi® / AAdvantage® Executive World Elite Mastercard Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age. If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories, excluding Puerto Rico and the U.S. Virgin Islands. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi® / AAdvantage® Executive World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your revolving credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your revolving credit limit when you receive your credit card. Some limits may be as low as \$5,000.00. Please note that cash advances may be limited to a portion of your revolving credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### INFORMATION PROVIDED IN THIS APPLICATION

You understand and agree that by submitting this application you are furnishing all information in this application to Citi and that the information you are providing herein must be verifiable and accurate. By submitting this application, you request that Citi establish a Citi® / AAdvantage® Executive World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. The Card Account will be governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

By submitting this application you understand and agree that you are also furnishing your personal information to American Airlines for purposes of enrolling or verifying your enrollment in the AAdvantage® program. American Airlines may use your personal

information in accordance with its Privacy Policy, available at <https://www.aa.com/privacy>. If you are not an AAdvantage® member or did not provide an AAdvantage® account number in your application, you consent to enrollment in the AAdvantage® program, which is governed by the AAdvantage® terms and conditions available at <https://www.aa.com/>. You must maintain an open AAdvantage® account to maintain your Card account.

You also authorize us to report to American Airlines AAdvantage® miles earned with us and experiential and transactional information regarding your activity with us.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the credit card account by the Authorized User.
- AAdvantage® miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User.
- Authorized Users have access to your credit card account information.
- Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name.
- Authorized Users do not receive the first checked bag free or boarding benefits.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: We accept 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## AWARD PROGRAM INFORMATION

**Fraud:** If Citi sees evidence of fraud, misuse, abuse, or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account, and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time with or without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use AAdvantage® Rewards and Benefits that you have already accumulated. American Airlines is not responsible for products or services offered by other participating companies. All third-party provider terms and conditions apply. For more information on miles and Loyalty Points, visit [aa.com/loyaltypoints](http://aa.com/loyaltypoints). For complete details about the AAdvantage® program, visit [aa.com/aadvantage](http://aa.com/aadvantage). For the AAdvantage® terms and conditions, visit [aa.com/aadvantageterms](http://aa.com/aadvantageterms).

Travel booked on American Airlines may be American Eagle® service, operated by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., Air Wisconsin Airlines LLC, PSA Airlines, Inc., or Piedmont Airlines, Inc.

American Airlines, American Eagle, AAdvantage®, AAdvantage Million Miler™, AAdvantage Business™, Flagship, Admirals Club, ConciergeKey®, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AA.com, AAdvantage Platinum®, AAdvantage Gold®, AAdvantage® MileUp®, the FlightSymbol logo and the Tail Design are marks of American Airlines, Inc.

**oneworld®** is a registered trademark of oneworld Alliance, LLC.

Mastercard is a registered trademark of Mastercard International, Incorporated.

Citi® / AAdvantage® Platinum Select® World Elite Mastercard

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>20.74%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

See next page for additional important CITI DISCLOSURES.

Citi® / AAdvantage® Platinum Select® World Elite Mastercard

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$99.</b> However, the annual fee is waived for the first 12 months.
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.

# Citi® / AAdvantage® Platinum Select® World Elite Mastercard Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age. If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories, excluding Puerto Rico and the U.S. Virgin Islands. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi® / AAdvantage® Platinum Select® Mastercard account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

## IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

## ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

## CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

## CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your revolving credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your revolving credit limit when you receive your credit card. Some limits may be as low as \$1,500.00. Please note that cash advances may be limited to a portion of your revolving credit limit.

## CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

## INFORMATION PROVIDED IN THIS APPLICATION

You understand and agree that by submitting this application you are furnishing all information in this application to Citi and that the information you are providing herein must be verifiable and accurate. By submitting this application, you request that Citi establish a Citi® / AAdvantage® Platinum Select® World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. The Card Account will be governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

By submitting this application you understand and agree that you are also furnishing your personal information to American Airlines for purposes of enrolling or verifying your enrollment in the AAdvantage® program. American Airlines may use your personal

information in accordance with its Privacy Policy, available at <https://www.aa.com/privacy>. If you are not an AAdvantage® member or did not provide an AAdvantage® account number in your application, you consent to enrollment in the AAdvantage® program, which is governed by the AAdvantage® terms and conditions available at <https://www.aa.com/>. You must maintain an open AAdvantage® account to maintain your Card account.

You also authorize us to report to American Airlines AAdvantage® miles earned with us and experiential and transactional information regarding your activity with us.

## SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

## IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the credit card account by the Authorized User.
- AAdvantage® miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User.
- Authorized Users have access to your credit card account information.
- Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name.
- Authorized Users do not receive the first checked bag free or boarding benefits.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

## BALANCE TRANSFER INFORMATION

### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: We accept 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

## ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## AWARD PROGRAM INFORMATION

**Fraud:** If Citi sees evidence of fraud, misuse, abuse, or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account, and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time with or without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use AAdvantage® Rewards and Benefits that you have already accumulated. American Airlines is not responsible for products or services offered by other participating companies. All third-party provider terms and conditions apply. For more information on miles and Loyalty Points, visit [aa.com/loyaltypoints](http://aa.com/loyaltypoints). For complete details about the AAdvantage® program, visit [aa.com/aadvantage](http://aa.com/aadvantage). For the AAdvantage® terms and conditions, visit [aa.com/aadvantageterms](http://aa.com/aadvantageterms).

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American Airlines, American Eagle, AAdvantage®, AAdvantage Million Miler™, AAdvantage Business™, Flagship, Admirals Club, ConciergeKey®, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AA.com, AAdvantage Platinum®, AAdvantage Gold®, AAdvantage® MileUp®, the FlightSymbol logo and the Tail Design are marks of American Airlines, Inc.

**oneworld®** is a registered trademark of **oneworld Alliance, LLC**.

Mastercard is a registered trademark of Mastercard International, Incorporated.



## AAdvantage® MileUp® Mastercard

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>20.74%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## AAdvantage® MileUp® Mastercard

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>3%</b> of each purchase transaction in US dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.



# AAdvantage® MileUp® Mastercard Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age. If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories, excluding Puerto Rico and the U.S. Virgin Islands. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a AAdvantage® MileUp® Mastercard account (the "Card Account") to you and any Authorized Users you have designated. You agree that all information provided in this application must be verifiable and accurate.

The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

## IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

## ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

## CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

## CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your revolving credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your revolving credit limit when you receive your credit card. Some limits may be as low as \$1,000.00. Please note that cash advances may be limited to a portion of your revolving credit limit.

## CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

## INFORMATION PROVIDED IN THIS APPLICATION

You understand and agree that by submitting this application you are furnishing all information in this application to Citi and that the information you are providing herein must be verifiable and accurate. By submitting this application, you request that Citi establish a Citi® / AAdvantage® Platinum Select® World Elite Mastercard account (the "Card Account") to you and any Authorized Users you have designated. The Card Account will be governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

By submitting this application you understand and agree that you are also furnishing your personal information to American Airlines for purposes of enrolling or verifying

your enrollment in the AAdvantage® program. American Airlines may use your personal information in accordance with its Privacy Policy, available at <https://www.aa.com/privacy>. If you are not an AAdvantage® member or did not provide an AAdvantage® account number in your application, you consent to enrollment in the AAdvantage® program, which is governed by the AAdvantage® terms and conditions available at <https://www.aa.com/>. You must maintain an open AAdvantage® account to maintain your Card account.

You also authorize us to report to American Airlines AAdvantage® miles earned with us and experiential and transactional information regarding your activity with us.

## SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

## IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the credit card account by the Authorized User.
- AAdvantage® miles earned on an Authorized User's credit card will be allocated to the AAdvantage® account of the primary credit cardholder and not the Authorized User.
- Authorized Users have access to your credit card account information.
- Before adding an Authorized User, you must let him/her know that we may report credit card account performance to the credit reporting agencies in the Authorized User's name.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

## BALANCE TRANSFER INFORMATION

### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: We accept 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

## ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## AWARD PROGRAM INFORMATION

**Fraud:** If Citi sees evidence of fraud, misuse, abuse, or suspicious activity, as determined by Citi in its sole discretion, Citi reserves the right to take action against you and your credit card account. This may include, without limitation and without prior notice, declining your credit card account application, stopping you from earning American Airlines AAdvantage® miles for purchases made with your card, suspending or closing your Citi® / AAdvantage® card account, and advising American Airlines of such activity. Citi may also take legal action against you to recover monetary losses, including litigation costs and damages. Examples of activities that may trigger such actions include, but are not limited to, the following: (1) application for a card account in an attempt to take advantage of a bonus offer that was not intended for you or for which you are not eligible per the terms of the offer; (2) repeated cancellation or conversion of your Citi card accounts within one year after account opening or conversion; (3) returns of purchases you made to satisfy all or a substantial portion of the purchase requirements for a bonus offer or excessive returns of purchases for which you have earned AAdvantage® miles or (4) using your account other than for personal, family or household purposes.

The Card Account is only available if you have an open AAdvantage® program membership in your name. Citi reserves the right to cancel your Card Account if you or American Airlines terminates or deactivates your AAdvantage® program membership.

American Airlines reserves the right to change the AAdvantage® program and its terms and conditions at any time with or without notice, and to end the AAdvantage® program with six months' notice. Any such changes may affect your ability to use AAdvantage® Rewards and Benefits that you have already accumulated. American Airlines is not responsible for products or services offered by other participating companies. All third-party provider terms and conditions apply. For more information on miles and Loyalty Points, visit [aa.com/loyaltypoints](http://aa.com/loyaltypoints). For complete details about the AAdvantage® program, visit [aa.com/aadvantage](http://aa.com/aadvantage). For the AAdvantage® terms and conditions, visit [aa.com/aadvantageterms](http://aa.com/aadvantageterms).

Travel booked on American Airlines may be American Eagle® service, operated by Envoy Air Inc., Republic Airways Inc., SkyWest Airlines, Inc., Air Wisconsin Airlines LLC, PSA Airlines, Inc., or Piedmont Airlines, Inc.

American Airlines, American Eagle, AAdvantage®, AAdvantage Million Miler™, AAdvantage Business™, Flagship, Admirals Club, ConciergeKey®, AAdvantage Executive Platinum®, AAdvantage Platinum Pro®, AA.com, AAdvantage Platinum®, AAdvantage Gold®, AAdvantage® MileUp®, the FlightSymbol logo and the Tail Design are marks of American Airlines, Inc.

**oneworld®** is a registered trademark of oneworld Alliance, LLC.

Mastercard is a registered trademark of Mastercard International, Incorporated.

Citi Strata Premier<sup>SM</sup> Card

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>20.74%</b> for transfers completed within 2 months from date of account opening. This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>20.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned.  <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

See next page for additional important CITI DISCLOSURES.

## Citi Strata Premier<sup>SM</sup> Card

<b>Fees</b>	
<b>Annual Fee</b>	<b>\$95</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>None</b>
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 12.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion.

## Citi Strata Premier<sup>SM</sup> Card Terms & Conditions

This offer is valid for new accounts only. You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account. The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of the account. Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi Strata Premier Card account (the "Card Account") for you and any authorized users you designate. You agree that all information provided in this application must be verifiable and accurate.

The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$2,000. Please note that cash advances may be limited to a portion of your credit limit. To process the Application Form (if included) for a new account, it must be:

- Accurately completed
- Signed and verifiably correct
- Returned by the expiration date

Please send the nontransferable Application Form in the enclosed postage-paid envelope to:

Citibank New Cardmember Services  
P.O. Box 6168, Sioux Falls, South  
Dakota 57117-9720

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the Authorized User
- Authorized Users have access to your Card Account information
- Before adding an Authorized User, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the Authorized User's name
- Points earned on an Authorized User's credit card will be allocated to the ThankYou account of the primary credit cardholder and not to the Authorized User.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: We accept 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.



## CITI® THANKYOU® REWARDS

### Summary of the Citi Strata Premier Card Terms and Conditions

With the Citi Strata Premier Card, you can earn ThankYou Points for purchases made on your card.

Unless you are participating in a limited-time offer, you will earn:

- 10 total ThankYou Points for each \$1 spent on hotel, car rental and attraction bookings on the Citi Travel<sup>SM</sup> site via CitiTravel.com or 1-833-737-1288 (For TTY: We accept 711 or other Relay Service)
- 3 ThankYou Points for each \$1 spent on air travel and other hotel purchases
- 3 ThankYou Points for each \$1 spent at restaurants
- 3 ThankYou Points for each \$1 spent at supermarkets
- 3 ThankYou Points for each \$1 spent at gas and EV charging stations
- 1 ThankYou Point for each \$1 spent on all other purchases

Cardmembers will also be eligible to receive the \$100 Annual Hotel Benefit

The following definitions apply to the categories:

**Citi Travel<sup>SM</sup> Site:** You will earn 10 ThankYou Points for each \$1 spent on hotels, car rentals, and attractions when you use your Citi Strata Premier Card to book them through the Citi Travel site via **CitiTravel.com** or 1-833-737-1288 (For TTY: We accept 711 or other Relay Service). For bookings made with a combination of points and your Citi Strata Premier Card, only the portion paid with your card will earn points. Points are not earned on cancelled bookings. If your account is closed for any reason, including if you convert to another card product, you will no longer be eligible for this offer. Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com.

**Air Travel and Other Hotel Purchases:** Includes purchases at airlines, hotels (not booked through the Citi Travel site via CitiTravel.com), and travel agencies.

**Restaurants:** Includes purchases at cafes, bars, lounges, fast-food restaurants, restaurant delivery services, and take out restaurants. Excludes purchases at bakeries, caterers, and restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs). You will not earn 3 ThankYou Points on restaurant gift card purchases if the merchant does not use the restaurant merchant category code.

**Supermarkets:** Excludes purchases made at general merchandise/discount superstores; freezer/meat locker provisioners; dairy product stores; miscellaneous food/convenience stores; drugstores; warehouse/wholesale clubs; specialty food markets; bakeries; candy, nut, and confectionery stores; and meal kit delivery services. Purchases made at online supermarkets or with grocery delivery services do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant code.

**Gas Stations and Electric Vehicle (EV) Charging:** Excludes gas and EV charging purchases at warehouse clubs, discount stores, department stores, convenience stores or other merchants that are not classified as gas stations or EV charging using the gas station or EV charging merchant codes.

**All Other Purchases:** Includes the non-qualifying purchases listed above.

**Merchant Classification for Rewards Categories.** Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of making rewards offers. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category, as recognized by Citi, your purchase will not qualify for additional points. For example, you won't earn additional points for purchases at a restaurant located within a retailer if the restaurant is assigned a "retailer" code instead of a "restaurant" code. Please also note – purchases made through mobile/wireless technology may not earn additional points depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine which purchases qualify for additional points.

**Only Purchases Earn Points.** You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your card account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points. If your hotel purchase booked through the Citi Travel site qualifies for the \$100 Annual Hotel Benefit, you won't earn points on the portion of your purchase that is offset by the benefit.

**Open and Current Card Account.** You may earn Points as long as your card account is open and current.

**When You Will Receive Points.** Points earned through a purchase with your Card Account will appear in your ThankYou Account at the end of the billing cycle in which you made the purchase. This means that Points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to appear in your ThankYou Account. (Bonus Points may take one to two additional billing cycles to post to your ThankYou Account).

Please see the Citi ThankYou Rewards Terms and Conditions at [thankyou.com/terms](http://thankyou.com/terms), or call us at 1-800-THANKYOU (1-800-842-6596) to request a complete copy of the Terms and Conditions. TTY: We accept 711 or other Relay Service. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

**Changes to the ThankYou Rewards Program.** ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from the ThankYou Rewards termination date, or if required by law, date of notification of termination, to redeem all your accumulated ThankYou Points. The ThankYou Rewards Program may be changed at any time, and if required by law, we will provide notice. Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

### \$100 Annual Hotel Benefit

Once per calendar year, enjoy \$100 off a single hotel stay of \$500 or more, excluding taxes and fees, when booked through the Citi Travel site via **CitiTravel.com** (Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com) or 1-833-737-1288 (For TTY: We accept 711 or other Relay Service). This benefit is subject to the following eligibility requirements: To receive the \$100 Annual Hotel Benefit, you must pre-pay for your complete stay with your Citi Strata Premier Card, ThankYou® Points, or a combination thereof. If you choose to use the benefit, the \$100 Annual Hotel Benefit will be applied to your reservation at the time of booking. If you cancel a booking for which you used the \$100 Annual Hotel Benefit, the benefit will be returned to your account after the cancellation is processed and will remain available for use on any remaining days in the same calendar year. For example, if in November you make a qualifying reservation for March of the next year and use your \$100 Annual Hotel Benefit, but then you cancel the reservation in January, you will forfeit that benefit for the prior calendar year. If you use your annual hotel benefit for a non-refundable hotel purchase and you cancel your hotel booking, you forfeit the annual hotel benefit that you used to make that purchase. All reservations must be changed or canceled through the Citi Travel site via **CitiTravel.com** or 1-833-737-1288 (For TTY: We accept 711 or other Relay Service). If your hotel purchase qualifies for the \$100 Annual Hotel Benefit, you won't earn points on the portion of the purchase that is offset by the benefit.

Eligibility requirements:

- Reservations must be made by the primary cardmember. Reservations can be made in the primary cardmember's or authorized user's names.
- Package rates such as air and hotel, or hotel and car rental do not qualify for the benefit.
- Reservations made through any party or channel other than the Citi Travel site via **CitiTravel.com** or 1-833-737-1288 (For TTY: We accept 711 or other Relay Service) are not eligible for the \$100 Annual Hotel Benefit.
- The \$100 Annual Hotel Benefit cannot be combined in the same transaction with the Citi Prestige® Card Complimentary 4th Night hotel benefit if you have both the Citi Strata Premier and Citi Prestige cards. This benefit also cannot be combined with any other promotions or discounts on [thankyou.com](http://thankyou.com).

**Additional Information.** Any benefit, reward, service, or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

### Fraud, Misuse, Abuse, or Suspicious Activity

If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi® Account or ThankYou® Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

### Some examples of fraud, misuse, abuse and suspicious activity include:

- Buying or selling Points
- Repeatedly opening Card Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that you didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) immediately if you suspect your ThankYou Account is the target of fraud or suspicious activity. TTY: We accept 711 or other Relay Service.

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Citi Rewards+® Card

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>0%</b> introductory APR for 15 months from date of account opening. After that, your APR will be <b>18.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 15 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be <b>18.24%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>18.24%</b> variable This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## Citi Rewards+® Card

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>3%</b> of each purchase transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 10.24% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion



## Citi Rewards+® Card Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for separate accounts.

The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories.  
Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of the account.  
• Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi Rewards+® Card account (the "Card Account") to you and any Authorized Users you have designated.

You agree that all information provided in this application must be verifiable and accurate.

The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any Authorized User you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud. Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion. Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$1,000. Please note that cash advances may be limited to a portion of your credit limit.

To process the Application Form (if included) for a new account, it must be:

- Accurately completed
- Signed and verifiably correct
- Returned by the expiration date

Please send the nontransferable Application Form in the enclosed postage-paid envelope to:

Citibank New Cardmember Services  
P.O. Box 6168, Sioux Falls, South  
Dakota 57117-9720

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an Authorized User to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the Authorized User
- Authorized Users have access to your Card Account information
- Before adding an Authorized User, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the Authorized User's name
- Points earned on an Authorized User's credit card will be allocated to the ThankYou account of the primary credit cardholder and not to the Authorized User.

If we ask for information about the Authorized User, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers:

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: We accept 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies

# CITI® THANKYOU® REWARDS

## SUMMARY OF THE CITI REWARDS+ CARD TERMS AND CONDITIONS

With the Citi Rewards+ Card, you can earn ThankYou Points for purchases made on your card.

Unless you are participating in a limited-time offer, you will earn:

- 2 ThankYou Points for each \$1 spent on purchases at supermarkets and gas stations, for the first \$6,000 spent in those categories per calendar year and then 1 ThankYou Point for each \$1 spent thereafter.
- 1 ThankYou Point for each \$1 spent on other purchases including the non-qualifying purchases listed below.

### Certain Non-Qualifying Purchases

**Supermarkets** - Excludes purchases at general merchandise/discount superstores, freezer/meat locker provisioners, dairy product stores, miscellaneous food/convenience stores, markets, drugstores, warehouse clubs, wholesale clubs, specialty vendors, bakeries; candy, nut and confectionery stores, and meal kit delivery services. You also won't earn 2X Points for purchases made at online supermarkets if the merchant does not classify itself as a supermarket by using the supermarket merchant category code.

**Gas stations** - Excludes purchases made for commercial purposes or used for non-automobile purposes. You also won't earn 2X Points if the merchant does not classify itself as a gas station by using the gas station merchant category code. Therefore, you may not earn 2X Points for purchases made at warehouse clubs, wholesale clubs, superstores, discount stores, department stores, and convenience stores.

### Merchant Classification for Rewards Categories

Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of making rewards offers. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category, as recognized by Citi, your purchase will not qualify for additional rewards. For example, you won't earn additional points for supermarket purchases if the merchant is not assigned a supermarket-related code. Please also note - purchases made through mobile/wireless technology may not earn additional points depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine which purchases qualify for additional points.

### Round Up

For every purchase that earns ThankYou Points, your ThankYou Points will be rounded up to the nearest 10 points so that the total ThankYou Points awarded for any purchase is in a 10-ThankYou-Point increment ("Round Up"). For example, if you purchase an item that costs \$3.48, you'll receive 10 ThankYou Points; and if you purchase an item that costs \$9.51, you'll receive 10 ThankYou Points. Points are rounded after the additional points are awarded for 2X qualifying purchases. For example, if you make a \$7 purchase that earns 2X Points, that purchase would qualify for 14 ThankYou Points, which will be rounded up to 20 ThankYou Points.

### 10% Points Back from Redemptions

When you redeem your ThankYou Points, you'll receive 10% points back for the first 100,000 ThankYou Points redeemed per calendar year. This means that if you redeem 10,000 ThankYou Points, you'll receive 1,000 ThankYou Points from the 10% Points Back feature. You will not receive 10% Points Back on points you redeem on Points Sharing transactions.

### The Citi Travel<sup>SM</sup> Site

Book your travel on the Citi Travel<sup>SM</sup> site via cititravel.com for air, hotels, cars and more with no blackout dates. Travel services are provided by Rocket Travel (Citi Travel is powered by Rocket Travel Inc., part of the Booking Holdings Inc. group of companies together with Booking.com), a service partner for ThankYou Rewards, and include airline tickets, hotel accommodations, car rentals and attractions. Travel Rewards reservations must be made online at the Citi Travel site via cititravel.com or call 1-833-737-1288 (For TTY: We accept 711 or other Relay Service). All Travel Rewards are subject to availability and restrictions of the relevant travel supplier.

### Reward Cap

When you reach a reward or benefit cap (e.g., you spend \$6000 on purchases at supermarkets and gas stations to earn 2X Points on these purchases), and you return items (reducing your spending within that category), you will earn 1X Points for purchases even if those purchases would have otherwise qualified for 2X Points.

### Only Purchases Earn Points

You'll earn Points for purchases using your Card Account, minus rewards and refunds. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets, gaming chips (and similar betting transactions) do not earn ThankYou Points.

### Open and Current Card Account

You may earn ThankYou Points as long as your Card Account is open and current. You will not earn points from Round Up or receive 10% Points Back if your account is closed.

### Changes to the ThankYou Rewards program

ThankYou Rewards may be terminated with 30 days prior written notice. If ThankYou Rewards is terminated, you will have 90 days from ThankYou Rewards termination date, or, if required by law, date of notification of termination, to redeem all your accumulated ThankYou Points. The ThankYou Rewards program may be changed at any time, and if required by law, we will provide notice. Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice.

### When You Will Receive Points

ThankYou Points earned from purchases, Round Up, and ThankYou Points earned from 10% Points Back, post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Account. (Points from Round Up and 10% Points Back are not considered Bonus ThankYou Points. Bonus ThankYou Points may take one to two additional billing cycles to post to your Card Account.) ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Account.

Please see the Citi ThankYou Rewards Terms and Conditions at [thankyou.com/terms](http://thankyou.com/terms), or call us at 1-800-THANKYOU (1-800-842-6596) (TTY: We accept 711 or other Relay Service) to request a complete copy of the Terms and Conditions. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

### Fraud, Misuse, Abuse, or Suspicious Activity

If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

### Some examples of fraud, misuse, abuse and suspicious activity include:

- Buying or selling Points
- Repeatedly opening Card Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that you didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (For TTY: We accept 711 or other Relay Service) immediately if you suspect your ThankYou Account is the target of fraud or suspicious activity.

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Citi Double Cash®

<b>Interest Rates and Interest Charges</b>	
<b>Annual Percentage Rate (APR) for Purchases</b>	<b>18.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Balance Transfers</b>	<b>0%</b> introductory APR for 18 months from date of first transfer when transfers are completed within 4 months from date of account opening. After that, your APR will be <b>18.74%</b> . This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>APR for Cash Advances</b>	<b>29.99%</b> This APR will vary with the market based on the Prime Rate. <sup>b</sup>
<b>APR for Citi Flex Plan</b>	<b>18.74%</b> This APR will vary with the market based on the Prime Rate. <sup>a</sup>
<b>Penalty APR and When it Applies</b>	Up to <b>29.99%</b> , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. <sup>c</sup>  This APR may be applied to your account if you: <ul style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ul> <b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.
<b>How to Avoid Paying Interest on Purchases</b>	Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.
<b>Minimum Interest Charge</b>	If you are charged interest, the charge will be no less than 50 cents.
<b>Plan Fee (Fixed Finance Charge)</b>	A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b>

**See next page for additional important CITI DISCLOSURES.**

## Citi Double Cash®

Fees	
Annual Fee	None
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>3%</b> of the amount of each transfer, whichever is greater, introductory fee for transfers made within 4 months of account opening. After that, your fee will be either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Transaction Fee	<b>3%</b> of each purchase transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance (including new transactions).”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including your transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 10.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion

## Citi Double Cash® Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application.

By submitting this application, you request that Citi establish a Citi Double Cash® Card account (the "Card Account") to you and any authorized users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** - To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** - You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, and offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

### CREDIT INFORMATION

To receive a Card Account, you must meet our applicable criteria bearing on creditworthiness and any other of our eligibility criteria, which we determine in our sole discretion.

Your credit limit will be determined based on the following:

- Your annual salary and wages
- Any other annual income
- A review of your debt, including the debt listed on your credit report

We'll inform you of your credit limit when you receive your credit card. Some limits may be as low as \$500. Please note that cash advances may be limited to a portion of your credit limit.

### CARD AGREEMENT

If you are approved for a Card Account, you'll receive a Card Agreement before you can use your Card Account. The terms of the Card Agreement will take effect once you use your Card Account. Even if you do not use your Card Account, the Card Agreement will take effect if you do not cancel your Card Account within 30 days after we send you the Card Agreement.

We have the right to make changes to the terms of your Card Account (including rates and fees) in accordance with the Card Agreement and applicable law.

### SPECIAL NOTICES

**Notice to Ohio Residents:** The Ohio laws against discrimination require that all creditors make credit equally available to all creditworthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

**Notice to Wisconsin Residents:** No marital property agreement, unilateral statement, or court decree adversely affects our rights, unless you give us a copy of such agreement, statement or court order before we grant you credit, or we have actual knowledge of its terms before your account is opened.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers

1. After receiving your card, you can call the customer service number on the back of your card (For TTY: We accept 711 or other Relay Service) to transfer balances. Balance transfers are made available at our discretion.
2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an authorized user to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the authorized user
- Authorized users have access to your Card Account information
- Before adding an authorized user, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the authorized user's name

If we ask for information about the authorized user, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.



## CITI DOUBLE CASH CARD REWARD PROGRAM INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason without notice, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

You will earn 1 ThankYou® point per \$1 spent on purchases and an additional ThankYou® point for every \$1 paid on your purchase balance as long as there is a corresponding balance in your Purchase Tracker. Points can be redeemed for cash back as a direct deposit, statement credit, or check. For example, redeem 10,000 ThankYou Points for a \$100 direct deposit, statement credit, or check. Points can also be redeemed for a variety of other rewards, such as gift cards, travel and more – redemption values vary depending on how you choose to redeem your ThankYou Points.

For more information, please visit [thankyou.com/dcterms](https://thankyou.com/dcterms)

### EARNING POINTS WITH YOUR CARD ACCOUNT

**Purchases and Eligible Payments Earn Points.** You'll earn Points for purchases using Your Card Account, minus returns and refunds and You'll earn Points for Eligible Payments as described below.

- **ThankYou Points on Purchases:** At the end of each billing cycle, You will earn 1 ThankYou Point per \$1 on purchases made on Your Card Account reduced by the amount of any returns and refunds. The Points You earn for purchases will show on Your billing statement as "ThankYou Points on Purchases."
  - The following transactions are **not** purchases and will not earn Points: balance transfers, cash advances, checks that access Your Card Account, items returned for credit, disputed or unauthorized purchases, fraudulent transactions, traveler's checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions), loads or reloads of balances on gift cards or prepaid cards or cash equivalents, person-to-person payments, Citi® Flex Loans, the creation of Citi Flex Pays, Card Account fees and charges (such as late fees and finance charges), and fees for services or programs You elect to receive through us.
- **ThankYou Points on Eligible Payments:** At the end of each billing cycle, you will earn 1 ThankYou Point per \$1 on Eligible Payments made to Your Card Account. You will earn ThankYou Points on Your Eligible Payments up to the balance shown in Your Purchase Tracker (see "Purchase Tracker" below). The balance in Your Card Account's Purchase Tracker will be reduced by the amount of Eligible Payments You make. When the Purchase Tracker reaches \$0, You won't earn Points on Eligible Payments until more purchases are made and added to the Purchase Tracker. The Points You earn for Eligible Payments will show on Your billing statement as "ThankYou Points on Payments."
  - "Eligible Payments" means payments You make on Your Card Account, that add up to at least the Minimum Payment Due (as set forth on Your billing statement). Eligible Payments do not include those detailed below in "When You will not earn Points." The redemption of Points for a statement credit is not an Eligible Payment and will not reduce the balance in Your Purchase Tracker.
- **Purchase Tracker:** We will maintain a Purchase Tracker for Your Card Account. The Purchase Tracker will appear on Your billing statement. The Purchase Tracker shows the balance of purchases (as detailed above in "ThankYou Points on Purchases") less Eligible Payments made on Your Card Account, subject to "When You will not earn Points" as detailed below. You will only earn Points on Eligible Payments up to the balance shown on Your Card Account's Purchase Tracker.
- **When you will not earn Points:**
  - If Your Card Account is closed for any reason, You will not earn Points on purchases or Eligible Payments as of the closure date.
  - Your Card Account must be current to earn Points. If You fail to make a Minimum Payment Due by the first day of Your next billing cycle, then you will not earn Points for any purchases posted to Your Card Account during the billing cycle in which You failed to pay the Minimum Payment Due unless You become current and reinstate those Points You will also not earn Points for future purchases until You become current.
  - You will not earn Points for Eligible Payments made to bring Your account current except to the extent that You have a balance in Your Card Account's Purchase Tracker at the time You make the Eligible Payment.
- **When You Will Receive Points:** Points earned through a purchase with Your Card Account will appear in Your ThankYou Account at the end of the billing cycle in which You made the purchase. Points earned for Eligible Payments will appear in Your ThankYou Account at the end of the billing cycle in which You made Your Eligible Payment. This means that Points earned on purchases and Eligible Payments made near the end of a billing cycle may take up to one additional billing cycle to appear in Your ThankYou Account. (Bonus Points may take one to two additional billing cycles to post to Your ThankYou Account).

**Changes without Notice.** We may make changes to the Program at any time without notice. For example, we won't notify You if we change what Rewards are available or the number of Points required to redeem a Reward. If we do make any changes to this Agreement, we'll post an updated copy on [thankyou.com](https://thankyou.com).

**Changes with Notice.** We'll give You thirty (30) days' written notice if we make any of the following changes:

- A change that negatively affects the number of Points You can earn
- A change that negatively affects when Your Points expire or how/when You may lose Points
- A change in how You can exercise Your rights
- If we cancel the Program

**Fraud, Misuse, Abuse, or Suspicious Activity.** If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against You. This may include, without limitation and without prior notice, any or all of the following:

- Taking away Your accrued Points
- Stopping You from earning Points
- Suspending or closing Your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

**Some examples of fraud, misuse, abuse and suspicious activity include:**

- Buying or selling Points
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring Points
- Using Your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using Your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that You didn't authorize

Please contact the ThankYou Service Center at 1-800-THANKYOU (1-800-842-6596) (For TTY: We accept 711 or other Relay Service) immediately if You suspect Your ThankYou Account is the target of fraud or suspicious activity.

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## Citi Custom Cash® Card

Interest Rates and Interest Charges	
<b>Annual Percentage Rate (APR) for Purchases</b>	<p><b>0%</b> introductory APR for 15 months from date of account opening.</p> <p>After that, your APR will be <b>18.74%</b>. This APR will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>APR for Balance Transfers</b>	<p><b>0%</b> introductory APR for 15 months from date of first transfer when transfers are completed within 4 months from date of account opening.</p> <p>After that, your APR will be <b>18.74%</b>. These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>APR for Cash Advances</b>	<p><b>29.99%</b></p> <p>This APR will vary with the market based on the Prime Rate.<sup>b</sup></p>
<b>APR for Citi Flex Plan</b>	<p><b>18.74%</b></p> <p>These APRs will vary with the market based on the Prime Rate.<sup>a</sup></p>
<b>Penalty APR and When it Applies</b>	<p>Up to <b>29.99%</b>, based on your creditworthiness. This APR will vary with the market based on the Prime Rate.<sup>c</sup></p> <p>This APR may be applied to your account if you:</p> <ol style="list-style-type: none"> <li>(1) Make a late payment or</li> <li>(2) Make a payment that is returned.</li> </ol> <p><b>How Long Will the Penalty APR Apply?</b> If your APRs are increased for either of these reasons, the Penalty APR may apply indefinitely.</p>
<b>How to Avoid Paying Interest on Purchases</b>	<p>Your due date is at least 23 days after the close of each billing cycle. We will not charge you interest on purchases if you pay your monthly Citi Flex Plan Payment Amount plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month. If you do not pay your monthly Citi Flex Plan Payment plus your entire balance, excluding any Citi Flex Plan balances, by the due date each month, you will pay interest on your purchases from the date they're posted to your account. We will begin charging interest on cash advances, balance transfers, and Citi Flex loans on the transaction date. We will begin charging interest on a Citi Flex Pay balance subject to an APR at the start of the billing cycle following the billing cycle during which you created the Citi Flex Pay.</p>
<b>Minimum Interest Charge</b>	<p>If you are charged interest, the charge will be no less than 50 cents.</p>
<b>Plan Fee (Fixed Finance Charge)</b>	<p>A monthly fee of up to <b>1.72%</b> of each Transaction moved to a Citi Flex Plan subject to such fee based on the Citi Flex Plan duration, the APR that would otherwise apply to the Transaction, and other factors.</p>
<b>For Credit Card Tips from the Consumer Financial Protection Bureau</b>	<p><b>To learn more about factors to consider when applying for or using a credit card, visit the website of the Consumer Financial Protection Bureau at <a href="http://www.consumerfinance.gov/learnmore">http://www.consumerfinance.gov/learnmore</a>.</b></p>

**See next page for additional important CITI DISCLOSURES.**

## Citi Custom Cash® Card

Fees	
<b>Annual Fee</b>	<b>None</b>
<b>Transaction Fees</b>	
• Balance Transfer	Either <b>\$5</b> or <b>5%</b> of the amount of each transfer, whichever is greater.
• Cash Advance	Either <b>\$10</b> or <b>5%</b> of the amount of each cash advance, whichever is greater.
• Foreign Purchase Transaction	<b>3%</b> of each purchase transaction in U.S. dollars.
<b>Penalty Fees</b>	
• Late Payment	Up to <b>\$41</b>
• Returned Payment	Up to <b>\$41</b>

**How We Will Calculate Your Balance:** We use a method called “daily balance.”

**Loss of Introductory APR:** We may end your introductory APR and apply the Penalty APR if you make a late payment.

The information about the costs of the card described in this application is accurate as of 10/03/2024. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

For more information call Citibank, N.A. at 1-877-625-6382 (TTY: We accept 711 or other Relay Service). New York residents may contact the New York State Department of Financial Services at 1-800-342-3736 or [www.dfs.ny.gov](http://www.dfs.ny.gov) for free information on comparative credit card rates, fees and grace periods.

**Payment Allocation:** A minimum payment is required each billing period that you have a balance on your account, even if you have a 0% promotional APR. We may apply the portion of your payments up to your Minimum Payment Due to lower APR balances first, including transferred balances. Generally, payments above your Minimum Payment Due will be applied to your highest APR balance first.

**Prime Rate:** The variable rates shown here are accurate based on the 8.00% Prime Rate as of 10/03/2024.

<sup>a</sup> We add 10.74% to the Prime Rate to determine the Purchase/Balance Transfer/Citi Flex Plan APR.

<sup>b</sup> We add 21.99% to the Prime Rate to determine the Cash Advances APR.

<sup>c</sup> We add up to 26.74% to the Prime Rate to determine the Penalty APR.

Variable APRs are calculated based on the Prime Rate plus the additional amount shown above. However, these APRs will not exceed 29.99%. This means if a calculated APR exceeds 29.99%, then that APR will be 29.99%. If the calculated APR is equal to or below 29.99%, then that APR will be that calculated amount.

**Note:** Balance Transfers and Flex Plans are made available at our discretion



## Citi Custom Cash® Card Terms & Conditions

This offer is valid for new accounts only • You must be at least 18 years of age (21 years of age in Puerto Rico). If you're married, you may apply for a separate account. • The Card offer referenced in this communication is only available to individuals who reside in the United States and its territories. Your eligibility for a particular product and service is subject to a final determination by Citibank. This communication is not, and should not be construed as, an offer to individuals outside of the United States. • Citibank, N.A., Sioux Falls, SD, ("Citi," "we" or "us") is the issuer of your account • Please allow 4 weeks from date of submission to process your Card Account application

By submitting this application, you request that Citi establish a Citi Custom Cash Card account (the "Card Account") to you and any authorized users you have designated. You agree that all information provided in this application must be verifiable and accurate. The Card Account is governed by the terms of the card agreement ("Card Agreement") provided when the Card Account is issued.

### IDENTITY VERIFICATION

**IMPORTANT INFORMATION ABOUT PROCEDURES FOR OPENING A NEW ACCOUNT** – To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify, and record information that identifies each person who opens an account. This means that we will ask for your name, address, date of birth, and other information that will allow us to identify you when you open an account. We may also ask to see your driver's license or other identifying documents; and obtain identification information about you or any authorized user you add to your account.

**Authorization for the Social Security Administration to Disclose Your Social Security Number Verification** – You authorize the Social Security Administration (SSA) to verify and disclose to Citibank, N.A. through Experian for the purpose of this transaction whether the name, Social Security Number (SSN) and date of birth you have submitted matches information in SSA records. Your consent is for a one-time validation within the next 90 days.

### ABOUT USING YOUR MOBILE PHONE TO APPLY FOR AN ACCOUNT ONLINE

You authorize your wireless carrier to use or disclose information about your account and your wireless device, if available, to Citi or its service provider for the duration of your business relationship, solely to help them identify you or your wireless device and to prevent fraud.

Separately, Citibank may obtain information about your mobile phone activity from third parties and may use this information for its other everyday business purposes. For more information, see our U.S. Privacy Notice for Consumers.

### CREDIT REPORTS

You authorize us to get credit reports and other information about you from consumer reporting agencies and other sources, including information about your credit or deposit accounts with other financial institutions. This information may be used for such purposes as: determining whether to issue you a Card Account, administering, reviewing and renewing the Card Account, credit line increases or decreases, collection and other servicing of the Card Account, offering other products and services and for any other uses permitted by law. If you ask us, we'll tell you whether we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports. From time to time, we may report negative information about your Card Account behavior, like delinquencies, to consumer reporting agencies.

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### SPECIAL NOTICES

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### IMPORTANT INFORMATION ABOUT ADDING AN AUTHORIZED USER

Before adding an authorized user to your Card Account you should know:

- You're responsible for all charges made or allowed to the Card Account by the authorized user
- Authorized users have access to your Card Account information
- Before adding an authorized user, you must let him/her know that we may report Card Account performance to the credit reporting agencies in the authorized user's name

If we ask for information about the authorized user, you must obtain their permission to share their information with us and for us to share it as allowed by applicable law.

### BALANCE TRANSFER INFORMATION

#### How to Make Balance Transfers

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2. If we give you the option to transfer a balance with your application, it will take at least 14 days after your Card Account is opened to process any balance transfer payments. During this time, you may cancel or modify your balance transfer request by calling the number on the back of your card (For TTY: We accept 711 or other Relay Service).
3. The total amount of your balance transfer plus balance transfer fees must be less than your available credit limit or any other limit we communicate. Be sure you don't transfer any disputed purchase or other charge amount because you may lose your dispute rights. You cannot transfer balances from other accounts issued by Citibank, N.A. or its affiliates. If you are unsure of the issuer on the account, please visit <https://www.citi.com/affiliatesproducts> for a list of Citi products and affiliates.
4. Continue to make payments on your other accounts until you have confirmed this balance transfer has been received. Once approved, we'll pay the amount of the balance transfer directly to that issuer. The available credit limit for your new card will be reduced by the total amount of the transfers, including fees we approve.

#### Things You Should Know About Your Balance Transfer Offer

If you transfer a balance with this offer, interest will be charged on purchases made with your Card Account unless your purchases have a 0% APR, or you pay the New Balance shown on your statement (including the amount of your balance transfer) in full by the payment due date each billing period.

If your New Balance includes a Citi Flex Plan, interest will be charged on purchases unless you pay the Adjusted New Balance shown on your statement, plus any Citi Flex Plan Payment Amount, by the due date each month or those purchases have a 0% APR.

### ADDITIONAL INFORMATION

Any benefit, reward, service or feature offered in connection with your Card Account may change or be discontinued at any time for any reason, except as otherwise expressly indicated. Citi isn't responsible for products and services offered by other companies.

## CITI® THANKYOU® REWARDS

### SUMMARY OF THE CITI CUSTOM CASH® CARD TERMS AND CONDITIONS

Citi will only issue one Citi Custom Cash Card account per person.

Unless you are participating in a limited-time offer, you will earn:

- 5 ThankYou® Points for each \$1 you spend in your highest spend category each billing cycle up to the first \$500 spent in that category. After the first \$500 spent in that category during the billing cycle, you will earn 1 ThankYou Point for each additional \$1 you spend. (See below for more information on the highest spend category.)
- 1 ThankYou Point for each \$1 you spend on purchases (excluding purchases made in your highest spend category as described above and transactions that do not qualify as purchases that earn points as described below).

#### Highest Spend Category

Each billing cycle we will determine your highest spend for purchases posted to your account in the following categories: Restaurants, Gas Stations, Grocery Stores, Select Travel, Select Transit, Select Streaming Services, Drugstores, Home Improvement Stores, Fitness Clubs and Live Entertainment. Each purchase on your Card Account is assigned to a category based on the merchant category code as described below. We will calculate your total amount spent in each category, less any returns posted during the billing cycle, even if the original purchase date for the return was in an earlier billing cycle. We will use this information to determine your highest spend category. Citibank shall have the sole right to determine the highest spend category each billing cycle and their decision will be final. Once we identify the highest spend category for a billing cycle, it will not be changed, even if purchases from that category are returned in a later billing cycle.

The following definitions apply to the categories:

#### Restaurants

Includes purchases at cafes, bars, lounges and fast food restaurants. Excludes purchases at bakeries, caterers, restaurants located inside another business (such as hotels, stores, stadiums, grocery stores, or warehouse clubs) and third-party dining delivery services.

#### Gas Stations

Excludes gasoline purchases at warehouse clubs, discount stores, convenience stores or other merchants that do not use the gas station merchant category code.

#### Grocery Stores

Includes purchases at supermarkets, meat/seafood stores, dairy stores, bakeries and miscellaneous food/convenience stores. Excludes purchases at general merchandise/discount superstores; wholesale/warehouse clubs; candy, nut and confectionery stores. Purchases made at online supermarkets or with grocery delivery services also do not qualify if the merchant does not classify itself as a supermarket by using the supermarket merchant category code.

#### Select Travel

Includes airline, hotel, cruise line and travel agency purchases. Excludes timeshares, boat leases and rentals, campgrounds and trailer parks, and real estate agencies.

#### Select Transit

Includes car rentals, ferries, commuter railways, subways, taxis/limousines/car services, passenger railways, bridge and road tolls, parking lots/garages, bus lines, and motor home and recreational vehicle rentals. Also includes merchants that sell electricity for charging an electric vehicle. Excludes bike/scooter rentals, auto clubs and insurance companies.

#### Select Streaming Services

Includes the following streaming providers: Amazon Prime Video, Amazon Music, Apple Music, Disney+, DirecTV Stream, ESPN+, fuboTV, Max, NBA League Pass, Netflix, Pandora, Paramount+, Showtime, Sling TV, Spotify, Starz, SiriusXM, Vuudu, YouTube Red, YouTube TV, and Tidal.

*The above names are trademarks or registered trademarks of their respective owners and could be changed at any time. The owners of the above marks do not endorse Citibank N.A.'s services, and are not otherwise affiliated with Citibank, N.A. or any of its related entities.*

#### Drugstores

Includes purchases made at pharmacies in grocery stores, general merchandise/discount superstores, and wholesale/warehouse clubs if those merchants submit purchases made in their pharmacy with the drugstore and pharmacy merchant category code.

#### Home Improvement Stores

Includes purchases at home supply warehouse stores, lumber and building materials stores, paint and wallpaper stores, hardware stores, nurseries, lawn and garden supply stores and paints, varnishes and supplies stores. Excludes florists and florists' supply stores, nursery stock, wholesale construction stores and glass stores.

#### Fitness Clubs

Includes membership fee and other purchases at athletic, sports and recreation facilities requiring membership such as health, tennis and swimming clubs. Excludes fees associated with virtual services for home exercise equipment, personal monitoring devices or fitness streaming classes.

#### Live Entertainment

Includes ticket purchases for live entertainment, including concerts, live sporting events, live theatrical productions, amusement parks, and orchestras. Excludes: charitable organizations that provide live entertainment (benefits), sporting camps, sports complexes where you participate in the sport, public and private golf courses, country clubs (including membership fees), bowling alleys, movie theaters, tourist attractions, museums and art galleries.

#### Merchant Classification for Rewards Categories.

Merchants are assigned a merchant category code ("MCC"), which is determined in accordance with Visa/Mastercard/American Express procedures based on the kinds of products and services the merchants primarily sell. We don't control the assignment of these codes and are not responsible for the codes used by merchants. When you use your card to make a purchase, we're provided an MCC for that purchase. We group similar merchant codes into categories for purposes of identifying your spend category. Sometimes you may expect a purchase to fit within a rewards category, but if the code assigned to the merchant wasn't grouped into that category as identified by Citi your purchase amount will not be included in the spend for that billing cycle. For example, your purchase amount would not be included in the restaurant category for purchases at a restaurant located within a retailer if the restaurant is assigned a "retailer" code instead of a "restaurant" code. Please also note – purchases made through mobile/wireless technology may not be included in the anticipated category depending on how the technology is set up to process the purchase. We reserve the exclusive right to determine in which category purchases are placed.

#### Only Purchases Earn Points

You'll earn Points for purchases using your Card Account, minus returns and refunds. Balance transfers, cash advances, checks that access your Card Account, items returned for credit, unauthorized charges, interest and account fees, travelers checks, foreign currency purchases, money orders, wire transfers (and similar cash-like transactions), lottery tickets and gaming chips (and similar betting transactions) do not earn ThankYou Points.

#### Open and Current Card Account

You may earn points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn points, and you will lose any accumulated points that have not been transferred to your ThankYou Account.

#### When You Will Receive Points

Points earned through a purchase with your Card Account will appear in your ThankYou Account at the end of the billing cycle in which you made the purchase. This means that points earned on purchases made near the end of a billing cycle may take up to one additional billing cycle to appear in your ThankYou Account. (Bonus points may take one to two additional billing cycles to post to your ThankYou Account).

Please see the Citi ThankYou® Rewards Terms and Conditions for the Citi Custom Cash Card at [thankyou.com/terms](https://thankyou.com/terms) or call us at 1-800-THANKYOU (1-800-842-6596) to request a complete copy of the Terms and Conditions. For speech/hearing impaired, use 711 or other Relay Service. The Terms and Conditions include redemption information on the Citi ThankYou Rewards Program.

#### Fraud, Misuse, Abuse, or Suspicious Activity

If we see evidence of fraud, misuse, abuse, or suspicious activity, as determined by us in our sole discretion, we reserve the right to take action against you. This may include, without limitation and without prior notice, any or all of the following:

- Taking away your accrued Points
- Stopping you from earning Points
- Suspending or closing your Citi Account or ThankYou Account
- Taking legal action to recover Rewards redeemed because of such activity and to recover our monetary losses, including litigation costs and damages

*continued*

Some examples of fraud, misuse, abuse and suspicious activity include:

- Buying or selling Points
- Repeatedly opening Card Accounts or Citibank Checking Accounts for the primary purpose of acquiring Points
- Using your Card Accounts or Citibank Checking Account in an abusive manner for the primary purpose of acquiring Points
- Using your Card Account other than primarily for personal, consumer or household purposes
- Points redemptions that you didn't authorize

For more information, please see the Citi ThankYou Rewards Terms and Conditions for the Citi Custom Cash Card at [thankyou.com/terms](https://thankyou.com/terms).

#### **Amazon.com**

Citi is not responsible for products or services offered by other companies. Featured items at **Amazon.com** are not part of ThankYou Rewards collection and are subject to availability. See [thankyou.com/terms](https://thankyou.com/terms) for the terms and conditions for using Shop with Points with Citi

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Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. All credit products are subject to credit approval. Nothing herein is a commitment to lend by Citibank, N.A. or an affiliate.

Citibank, N.A. Member FDIC

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Item PBG712 (Rev. 10/03/24)

Private Bank



# Brokerage Account Terms and Conditions

- Important Information About Settlement Options
- Brokerage Account Client Agreement
- Brokerage Account Margin Disclosure Statement

# Client Relationship Agreement

## Important Information About Settlement Options

Cash balances in your Citigroup Global Markets Inc. (CGMI) account(s) from securities transactions, dividend and interest payments as well as other activities will be automatically deposited in the settlement option you have selected. Similarly, payment for securities transactions will be automatically sold/withdrawn from your settlement option. Subject to account eligibility requirements and the options you were given when you opened your account, your settlement options may include an FDIC-insured Citibank account, the FDIC-insured Bank Deposit Program (BDP), or certain tax-exempt or taxable money market funds (Sweep Fund) made available through CGMI. **Please note that CGMI reserves the right to change the Sweep Funds made available as a settlement option.** The specifics of your settlement option and its impact on your account may depend on the type(s) of account(s) you maintain with us. If you would like to discuss these settlement options, please contact your Citi Private Bank Representative.

**1.** If you link an investment account to a Citibank account for settlement, cash balances swept from your investment account will appear in your bank account no later than the next business day after they are credited to your investment account.

**2.** If you select the BDP, cash balances in your account are automatically deposited, or “swept” into interest-bearing FDIC-insured deposit accounts (“Deposit Accounts”) in depository institutions participating in the program, including those that are affiliated with CGMI (“Program Banks”). Your funds will be deposited in Deposit Accounts at the Program Banks in the order they appear on the priority list, which follows the Bank Deposit Program Disclosure Statement. Funds will be deposited through the Program until a maximum of \$745,500 in principal is held by the Program Banks. Once this maximum deposit account has been reached, additional funds will be placed in Citibank, N.A. without limit and may not be covered by FDIC insurance. You may at any time designate any Program Bank except Citibank, N.A. as ineligible to receive your funds. Further details about the BDP are contained in the Bank Deposit Program Disclosure Statement contained in the Welcome Book you will receive in the mail or which you can obtain from your Citi Private Bank Representative.

### **3. Eligibility for BDP**

Certain investment advisory and non-U.S. client accounts are not eligible for the BDP. Also, any account in the name of a profit or non-profit corporation, limited liability corporation, a partnership or other business entity, 403(b) qualified plan, or a government agency, is not eligible for the BDP sweep feature. If you fall into one of these categories, you may elect to have your cash balances swept into certain taxable money market funds or a tax-exempt fund. **Please ask your Citi Private Bank Representative for details of eligibility. Please note that Program Banks are subject to change.**

### **4. Money Market Mutual Funds**

As a result of SEC rules regarding money market mutual funds (“MMFs”), certain MMFs are limited to “retail” accounts as opposed to “institutional” accounts. “Retail” accounts are those for the benefit of natural persons. “Institutional” accounts are not for the benefit of natural persons. For example, accounts established in the name of an entity would likely not be for the benefit of a natural person. In addition, all MMFs other than “government MMFs” and MMFs offered exclusively to retail investors will be required to maintain a floating net asset value per share (“FNAV”). Historically, all MMFs have sought to maintain a constant net asset value of \$1 per share (“CNAV”). SEC rules also permit or require certain MMFs to impose restrictions on withdrawals during times of market stress. **As a result of SEC reforms, not all MMFs will be able or appropriate for all clients.** Please consult your Citi Private Bank Representative to discuss available MMFs for your settlement option. **Please note that CGMI reserves the right to change the Sweep Funds made available as a settlement option.**

### **5. Sweep Frequency**

Regardless of the settlement option you choose, qualifying cash balances of \$0.01 or more will be swept into your settlement option no later than the next business day. All sweep activity will be reflected on your periodic account statement in lieu of transaction confirmations.

**INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT  
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

Citi Private Bank is a business of Citigroup Inc. (“Citigroup”), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. In the U.S., brokerage products and services are provided by Citigroup Global Markets Inc. (“CGMI”), member SIPC; certain alternative investment products and services are also provided to Citi Private Bank clients by Citi Private Alternatives, LLC (“CPA”), member FINRA, SIPC. CGMI Accounts are carried by Pershing LLC, member FINRA, NYSE, SIPC. CGMI, Citi Global Alternatives, LLC, CPA, and Citibank, N.A. are affiliated companies under the common control of Citigroup. Outside the U.S., brokerage products and services are provided by other Citigroup affiliates. Investment management services (including portfolio management) are available through CGMI, Citi Global Alternatives, LLC, Citibank, N.A. and other affiliated advisory businesses.

# Client Relationship Agreement

## Brokerage Account Client Agreement

In consideration of your opening one or more accounts for me (“we”, “us” and “our” are each substituted for “I”, “me” and “my”, respectively, in the case of multiple account holders, corporations and other entities), and your agreeing to act as introducing broker/dealer for me in the purchase or sales of securities, commodities, options and other property and Pershing LLC (“Pershing”) agreeing to act as clearing broker for my securities account (excluding commodities account) and where applicable for the extension of credit; it is agreed in respect to any and all accounts, whether upon margin or otherwise, which I now have or may at any future time have with Citigroup Global Markets Inc. or its direct or indirect subsidiaries and affiliates or their successors or assigns (referred to as “you”, “your”, “CGMI”), that:

1. All transactions entered into under this Agreement shall be subject to any applicable constitution, rules, regulations, customs and usages of the exchange or market and its clearinghouse, if any, where such transactions are executed by CGMI or its agents and to all applicable laws, rules and regulations of governmental authorities and self-regulatory agencies. Such reference to the “constitution, rules, regulations, customs and usages of the exchange” shall in no way be construed to create a cause of action arising from any violation of such constitution, rules, regulations, customs and usages. If any provision is enacted that would be inconsistent with any of the provisions of this Agreement, the provision so affected shall be deemed modified or superseded by the enactment, but the remaining provisions of this Agreement shall remain in effect. This Agreement constitutes the full and entire understanding between the parties with respect to the provisions herein and there are no oral or other agreements or understandings in conflict herewith. CGMI may amend this Agreement by providing written notice to me. This may include adding to or changing certain provisions in whole or in part. I will be deemed to have accepted and agreed to these amended terms by maintaining my CGMI account after receiving such notice, CGMI may provide this notice by letter, an entry on or accompanying my CGMI statement, electronic message or any other means chosen by CGMI. CGMI retains sole discretion in determining whether any terms and conditions of this Agreement may be otherwise waived or modified as well as how such waiver or modification will be documented.

I understand that Pershing is the carrier of my securities accounts (excluding commodities accounts) as clearing broker and the lender of margin if this account has margin privileges pursuant to a clearing agreement with CGMI. Until receipt from me of written notice to the contrary, Pershing may accept from CGMI, without inquiry or investigation, (i) orders for the purchase or sale of securities and other property (excluding commodities) on margin or otherwise, and (ii) any other instructions concerning said accounts. Notices to me concerning margin requirements or other matters related to my accounts usually will go through CGMI although direct notice to me with duplicate notice to CGMI may occur if market conditions, time constraints, or other circumstances require it. Pershing shall not be responsible or liable for any acts or omissions of CGMI or its employees. I understand that Pershing provides no investment advice, nor does Pershing give advice or offer any opinion with respect to the suitability of any transaction or order. I understand that CGMI is not acting as the agent of Pershing and I agree that I will in no way hold Pershing, its other divisions, and its officers, directors, and agents liable for any trading losses incurred by me.

Unless I enter into a separate investment advisory agreement with you that modifies the services provided to me, I understand that the account(s) subject to this Agreement are non-discretionary brokerage account(s), which means that I (or my duly authorized agent) must authorize all transactions, including the purchases and sales of securities in the account(s). I further understand that CGMI, as my introducing broker/dealer, may from time to time make recommendations to me (or my authorized agent) regarding account types, investment strategies involving securities and/or particular securities or other investments to be purchased or sold in the account, which I (or my authorized agent) must approve in order for such recommendations to be implemented. I acknowledge that any such recommendation from CGMI, including any recommendation with respect to the type of account I select, including, but not limited to, rollover recommendations, or the decision to continue to hold any or all existing investments, will be explicitly stated to me (or my authorized agent). I further acknowledge that CGMI not making an explicit recommendation to me (or my authorized agent) with respect to any such existing investments or account is not, and shall

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not be construed as, an implicit recommendation by CGMI to continue to hold such investments in my account(s) or to maintain the account type. I agree that CGMI, in acting as my introducing broker/dealer, and Pershing, in acting as clearing broker for my securities account(s), does not undertake any responsibility to monitor my account on an ongoing or periodic basis for any purpose. I acknowledge that CGMI may, from time to time and in its sole discretion, review my account(s) for the purpose of determining whether to make a recommendation to me, and that any such voluntary review of my accounts is not an agreement by CGMI to undertake responsibility for monitoring my account(s).

Depending on the options I was given when I applied for my CGMI account, I agree to select an FDIC insured Citibank checking account or Money Market Account; a money market mutual fund; or one or more insured deposit accounts of FDIC-insured banks including those that are affiliated with CGMI, which are part of the Bank Deposit Program ("BDP") ("Program Bank"), as the settlement or sweep option of my account(s). Certain account types and international accounts may not be eligible for BDP. I can also choose to have no sweep option. The availability of these settlement options is subject to certain conditions. Cash balances in my account(s) will be automatically invested or deposited in the settlement or sweep option of my choice. I authorize CGMI, as my agent, to deposit into my settlement or sweep vehicle monies that it receives from me, and any proceeds from my redemption, withdrawal or sale of investments. I also authorize CGMI to redeem shares of the money market mutual fund or make withdrawals from the bank account(s) to pay debits in my account(s) including but not limited to those arising from securities transactions, checks written on my account(s), and all related fees. CGMI may perform these activities without giving me prior notice.

If I select a Citibank Money Market account, I understand that it is subject to Regulation D of the Federal Reserve Board which restricts the number of withdrawals to six per statement cycle.

If I am eligible to designate a taxable or tax exempt money market mutual fund to be the sweep vehicle for my account(s) a prospectus will be made available to me in paper form or electronically, and I understand that shares will be purchased in accordance with the terms of the prospectus and at the applicable net asset value per share. I understand that transactions in the money market mutual fund will be detailed in my periodic statement in lieu of a confirmation for each transaction. I further understand that (i) an investment in shares of a money market mutual fund is not equivalent to a bank deposit, and is not insured by the Federal Deposit Insurance Corporation ("FDIC"), (ii) certificates for shares will not be issued, and (iii) access to proceeds from redeemed shares may be withheld until CGMI is satisfied that any checks forwarded to it by me have been collected. An investment in a money market mutual fund is not insured or guaranteed by the U.S. Government. Certain money market mutual funds seek to maintain a constant net asset value of \$1.00 per share, but such funds cannot guarantee that their \$1.00 share price will be maintained, and CGMI is not responsible for maintaining

the \$1.00 share price for such funds. By contrast, other money market mutual funds are required to value their shares based on a floating market value, and, as a result, the value of an investment in such a fund may, at any given time, be less than the purchase price of the fund. Money market mutual funds may impose liquidity fees on redemptions and/or temporarily restrict redemptions in times of market stress. Please review the prospectus for that fund's policies on such fees and restrictions. CGMI reserves the right to change the money market mutual funds made available as settlement/sweep options.

If I select as the sweep option of my account a tax exempt money market mutual fund (to the extent made available to me), I acknowledge and agree that (i) in times of market stress, as determined by the tax exempt money market mutual fund in which I invest, the fund may impose liquidity fees on redemptions from the fund and/or temporarily restrict redemptions; and (ii) if triggered, the liquidity fees and redemption restrictions that are imposed could prevent me from withdrawing some or all of the cash that I have invested in the fund at a time when I require those funds. CGMI reserves the right to change the money market funds made available as a settlement option.

If I select BDP, I agree to review and be bound by the terms of the Bank Deposit Program Disclosure Statement for information about the program, which is contained in the Welcome Book or other disclosures I received at the time my account was opened, receipt of which I acknowledge. I understand that you may amend the list of the Program Banks and that I may eliminate any non-affiliated Program Bank from the list at anytime.

My initial deposit and all subsequent activity will be reflected on my periodic account statement in lieu of transaction confirmation.

I acknowledge (i) that I am responsible to monitor the total amount of deposits I have at each Program Bank in order to determine the extent of Federal Deposit Insurance Corporation insurance coverage available to me, and (ii) that CGMI is not responsible for any insured or uninsured portion of my deposits at any of the Program Banks.

I acknowledge that I have the option to decline having a settlement or sweep option for my account. In that case, my free credit balances would earn no interest or other income. I understand that it would be my obligation to instruct my advisor each time I wish to invest my free credit balances in my account, including if I wish to invest such free credit balances in an available taxable or tax free money market fund. I acknowledge that if I decline a settlement or sweep option that CGMI has no obligation to monitor or advise me concerning free credit balances which may be in my account. I can select a sweep option at anytime thereafter.

**2.** I agree that all property which I own or in which I have an ownership interest, whether owned individually, jointly or in the name of another person or entity, which at any time may be in your possession or control for any purpose, including safekeeping, shall be subject to a continuing security interest, lien and right of set-off for the discharge and satisfaction of any debts or obligations however arising that I may owe to

CGMI and/or Pershing at any time and for any reason. This includes any of my Citibank accounts, including those which may be linked to my account. CGMI and/or Pershing may at its discretion hold such property until my debts or obligations to CGMI and/or Pershing are fully satisfied or CGMI and/or Pershing may apply such property and the proceeds of the liquidation of such property toward the satisfaction of my debts and obligations and I will remain liable to CGMI and/or Pershing for any deficiency. In enforcing your security interest, you and/or Pershing shall have the discretion to determine which property is to be sold and the order in which it is to be sold and shall have all the rights and remedies available to a secured party under the New York Uniform Commercial Code. Without your prior written consent, I will not cause or allow any of the collateral held in my account(s), whether now owned or hereafter acquired, to be or become subject to any liens, security interests, mortgages or encumbrances of any nature other than your security interest. Securities and other property held in my retirement account(s) maintained by Pershing, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy my indebtedness or other obligations to CGMI and/or Pershing related to my retirement account(s).

Without limiting the generality of the foregoing, I hereby authorize CGMI and/or Pershing to automatically liquidate any money market fund shares or withdraw any bank deposit balances available to my account(s) (either from my linked bank account or BDP accounts) from time to time to cover any of my indebtedness or obligations to CGMI and/or Pershing including non-trade related debts. You and/or Pershing are further authorized to liquidate any other property held in my account(s) to satisfy any such indebtedness or obligations whenever in your discretion you consider it necessary for your protection.

"Property" as used anywhere in this Agreement shall include, but not be limited to, investment property, securities and commodities accounts, securities of all kinds, money, savings deposits, certificates of deposit, bankers' acceptances, commercial paper, options, commodities, and contracts for the future delivery of commodities or relating to commodities or securities, and the distributions, proceeds, products and accessions of any of the above. All property held in a securities account shall be treated as a financial asset under Article 8 of the New York Uniform Commercial Code.

**3.** If I instruct you to sell an equity security that you designate as a "long" sale, and you are unable to deliver the security to the purchaser as a result of my failure to provide the security to you, I acknowledge that you are required by law to purchase (i.e., "buy-in") a security of like kind and quantity from a third party in order to deliver the security to the purchaser. I understand that in these circumstances, you will not borrow the security to make delivery to the purchaser unless: (i) in advance of such sale, you knew, or I informed you, that I owned the security and would deliver it to you prior to the scheduled settlement for the sale, and I failed to make such delivery, or (ii) a securities exchange or securities

association permits you to borrow the security. I agree to be responsible for any loss which you may sustain through a buy-in or borrowing and any premiums, interest or other costs which you may be required to pay as a result of such buy-in or borrowing, or the inability to make a buy-in or borrowing or acquisition.

Notwithstanding any other provision of this Agreement, for any of your transactions deemed subject to Article 7 of Regulation (EU) No 909/2014 ("CSDR"), you understand that in connection with the requirements of CSDR, CGMI may be charged cash penalties ("Cash Penalties") in connection with CGMI's provision of custody or other services which relate to a transaction that fails to settle. CGMI reserves the right, in its sole discretion, to charge you for such Cash Penalties. In addition, CGMI may receive payments of cash penalties ("Penalty Credits") in connection with such settlement fails. You understand and agree that, except as provided in another written agreement between us or unless prohibited by applicable law, any such Penalty Credits received by CGMI shall be for CGMI's account only and that you shall not be entitled to receive any Penalty Credits. Upon your request, CGMI shall use reasonable efforts to provide you with the details of any Cash Penalties paid and Penalty Credits received by CGMI which relate to those services provided to you.

I agree that if I utilize any services to receive or issue funds by wire (wire transfers), I am responsible for the issuance of accurate and complete instructions in relation to said wire transfers and I will hold you and Pershing harmless from all liabilities if I fail to fulfill this responsibility. I further agree that should I incur a loss in connection with a wire transfer as a result of negligence or other activities on the part of you or Pershing, the liability of CGMI or Pershing as applicable will be limited to the actual amount of the misdirected or misapplied funds and no other damages of any other nature including consequential damages will be recoverable.

You may charge my account(s) with such usual and customary charges as you may determine to cover your services and facilities, including, but not limited to, custody, transaction and termination fees. In addition, you may charge an inactivity fee which once charged, shall be nonrefundable. I will promptly pay CGMI any deficiency that might arise in my account(s). I understand and agree that a finance charge may be charged on any debit balance in any cash account I have with CGMI in accordance with terms described in the CGMI literature previously provided to me and any subsequent modifications thereto which will be provided to me. You may transfer excess funds between any of my accounts (including commodity accounts) for any reason not in conflict with the Commodity Exchange Act or any other applicable law. If any transactions are effected on an exchange in which a foreign currency is used, any profit or loss as a result of a fluctuation in the exchange rate will be charged or credited to my account(s).

**4.** Communications may be sent to the mailing or email address on file with you, or at such other address as I have given or may hereafter give in writing or by other means acceptable to you, and all communications so sent, whether by mail, e-mail or otherwise, shall be deemed given to me



personally, whether actually received or not. I acknowledge that CGMI reserves the right to change my address for both mailing and records purposes if you receive information from the United States Postal Service or any other third party who you believe in your sole discretion is authorized to make such changes or who has actual knowledge of my current address. I acknowledge that the rules of the Securities and Exchange Commission require that certain communications be sent to me rather than an agent acting on my behalf. I warrant that the address currently on file with you is an address where I personally receive communications unless it is the address of a qualified custodian as defined by the Securities and Exchange Commission. Transactions entered into for my account(s) shall be confirmed in writing to me where required by applicable law or regulation. In addition, CGMI shall provide me with periodic statements reflecting activity in such account(s). I agree that transactions reflected on such confirmations and statements shall be conclusively deemed accurate as stated unless I notify CGMI in writing within three (3) days and ten (10) days of receipt, respectively, that the information contained in such confirmation or statement is inaccurate.

Such notice must be sent by me to CGMI by letter to **Citigroup Global Markets Inc., 111 Wall Street, New York, NY 10043, ATTN: Service Center.** Failure to so notify CGMI shall also preclude me from asserting at any later date that such transaction was unauthorized.

To the extent permitted by law, CGMI may monitor and/or record my telephone conversations between me and CGMI, its employees or agents, and to monitor my electronic communications with CGMI.

I authorize you at your discretion to obtain reports and to provide information to others concerning my credit standing and my business conduct. You may ask credit reporting agencies for consumer reports of my credit history. Upon my request you will inform me whether you have obtained any such consumer reports and if you have, you will inform me of the name and address of the consumer-reporting agency that furnished the reports to you.

**5.** I hereby represent that I am of the age of majority. Unless I advise you to the contrary, in writing, and provide you with a letter of approval from my employer, where required, I represent that I am not an employee of any exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member of any exchange, or of a member firm or member corporation registered on any exchange, or of any corporation, firm or individual engaged in the business of dealing, either as a broker or as principal, in securities, bills of exchange, acceptances or other forms of commercial paper. I further represent that no one except those signing this agreement has an interest in my account.

If you are the custodian of an account established under the Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA), you represent and agree that all transactions, trading and disbursements made pursuant to your instructions are in compliance with the applicable UTMA/UGMA state law and are solely for the benefit of the custodial

beneficiary including, without limitation, any transfer to you. As custodian, you acknowledge that you are responsible for providing, and have provided, accurate information regarding the custodial beneficiary, the applicable age of majority, the state where the gift was given, and the nature of and other information about the gift or the assets in the UGMA or UTMA account, in each case in compliance with the applicable laws in the state you designated. You acknowledge that in the event you have not designated a state in which the gift was given, then the UTMA or UGMA laws, as applicable, of New York state shall apply. You acknowledge that the assets in the account are owned by the custodial beneficiary and that once the custodial beneficiary has reached the applicable age of majority, that as custodian, you will be restricted from providing instructions regarding transactions, trading or distributions from the UGMA/UTMA account and that, if the account is linked to any other account, such linkages may be disabled. You also acknowledge that, as custodian, you are responsible for the transfer and delivery to the custodial beneficiary of the assets in the account promptly upon the custodial beneficiary reaching such age of majority. You agree on your own behalf and on behalf of the custodial beneficiary (i) that CGMI is not responsible for damages of any nature resulting from delays, failures, omissions or errors relating to any transactions, trading or disbursements in such account and (ii) to indemnify and hold harmless CGMI, its officers, employees, agents, successors and assigns against any and all claims or liabilities in connection with any instruction, transaction, trading or disbursement from any UTMA or UGMA account for which you are the custodian, including, but not limited to, liability resulting from any claim by the custodial beneficiary. You agree that this indemnity is unlimited and shall be binding upon you and the custodial beneficiary's heirs, successors and assigns.

If my account has been introduced to you and Pershing by an introducing broker, neither you nor Pershing shall be liable for the acts or activity of the introducing broker.

I further represent and warrant that in conjunction with this account and any other account(s) that I maintain at CGMI at any time, that I will utilize said account(s) solely for lawful purposes and will remain aware of, and fully comply with, all applicable laws, rules and/or regulations governing the use of said account(s) including, but not limited to, laws, rules and/or regulations relating to taxation, exchange or capital controls and reporting or filing requirements. I agree that CGMI and Pershing cannot advise or counsel me as to the existence or applicability of any particular law, rule and/or regulation and that I am solely responsible for remaining aware of, and complying with, all such laws, rules and/or regulations. I agree that nothing in this or any other agreement entered into between me and CGMI or any written or oral communications between me and CGMI, Pershing or their respective affiliates, affiliates, constitutes advice relating to tax or to the suitability from a tax planning perspective of any strategy or investment or to my compliance with any applicable laws, rules and/or regulations. I further represent and warrant that I am applying for one or more accounts with CGMI of my own volition, that

I have requested the necessary account opening documents to be forwarded to me from CGMI and that CGMI has taken no action in my country of residence to induce me to open an account unless through properly licensed or qualified personnel or entities.

I am aware that there may be investment opportunities that are not available to me in my local markets and that I am not likely to learn of these opportunities unless informed of them by you. By signing this agreement I confirm that I wish you to inform me at the mailing address I have specified, or such address as I may notify you from time to time, of such opportunities whenever you deem appropriate and provide me with periodic global market information, research and wealth structuring strategies that you may consider to be of interest to me.

## 6. Arbitration

This agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement the parties agree as follows:

- All parties to this agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.
- Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.
- The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.
- The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.
- The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.
- The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.
- The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this agreement.

I agree that all claims or controversies, whether such claims or controversies arose prior, on or subsequent to the date hereof, between me and CGMI and/or me and Pershing and/or any of your or Pershing's present or former officers, directors, or employees concerning or arising from (i) any account maintained by me with CGMI and/or Pershing individually or jointly with others in any capacity; (ii) any transaction involving CGMI and/or Pershing or any predecessor firms by merger, acquisition or other business combination and me, whether or not such transaction

occurred in such account or accounts; or (iii) the construction, performance or breach of this or any other agreement between us or me and Pershing, any duty arising from the business of CGMI or Pershing or otherwise, shall be determined by arbitration before, and only before the Financial Industry Regulatory Authority ("FINRA").

No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

(i) the class certification is denied; (ii) the class is decertified; or (iii) the person is excluded from the class by the court.

Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

**7. Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA).** This agreement contains the UIGEA Affirmation clause. By signing this Agreement I/we agree as follows:

I/we represent that neither I/we nor any other person who has an ownership interest in or authority over this Account knowingly owns, operates or is associated with a business that uses, at least in part, the Internet to receive or send information that could be used in placing, receiving or otherwise knowingly transmitting a bet or wager in violation of UIGEA.

**8. (a)** The provisions of this Agreement shall be continuous, shall cover individually and collectively all accounts which I may open or reopen with CGMI, and shall inure to the benefit of CGMI's and Pershing's present organizations, and any successor organizations or assigns including by any merger, consolidation, or otherwise, and CGMI and/or Pershing may transfer my accounts to their respective successors and assigns; and shall be binding upon my heirs, executors, administrators, assigns or successors in interest. Should any term or provision of this Agreement be deemed or held to be invalid or unenforceable, the remaining terms and provisions shall continue in full force and effect. Except for statutes of limitation applicable to claims, this Agreement and all the terms herein shall be governed and construed in accordance with the laws of the State of New York without giving effect to principles of conflict of laws. The statute of limitations applicable to any claim shall be that which would be applied by the courts of the state in which I reside or if I do not reside in the United States, the statute of limitations shall be that which would be applied by the courts in the state where the CGMI office servicing my account(s) is located. The heading of each provision hereof is for descriptive purposes only and shall not be deemed to modify or qualify any of the rights or obligations set forth in each such provision.

**(b)** By signing this Agreement, I consent to electronic delivery of CGMI's Client Relationship Summary ("Form CRS"); and any and all disclosure documents regarding your obligation to act in my best interest when making recommendations

("Regulation BI Disclosure Statement" and together with Form CRS, "Regulatory Disclosure Documents"). I agree that, as a result of consenting to electronic delivery of Regulatory Disclosure Documents, I will only receive electronic copies of Regulatory Disclosure Documents and will not receive paper copies of Regulatory Disclosure Documents at any time during the term of this Agreement unless and until I revoke my consent to electronic delivery of Regulatory Disclosure Documents, which I may do at any time by contacting you. In addition, I may, without revoking my consent to electronic delivery, receive a paper copy of any Regulatory Disclosure Document in addition to and not in lieu of an electronic copy, by requesting such paper copy. You may terminate my consent, and begin sending me paper copies of Regulatory Disclosure Documents (in lieu of electronic copies), at any time, by notifying me in writing. Furthermore, and notwithstanding anything to the contrary in this Agreement, you may, but are not required to, send me paper copies of any Regulatory Disclosure Documents you are entitled to deliver to me electronically without waiving your right to deliver electronic copies of Regulatory Disclosure Documents, and my receipt of such paper copies will not be deemed to revoke my consent to electronic delivery of Regulatory Disclosure Documents. My consent to electronic delivery extends to delivery of Regulatory Disclosure Documents now and in the future, whether such delivery is (now or in the future) required by law, rule, or regulation, or is not required by law, rule, or regulation but is intended to provide me with additional information. Regulatory Disclosure Documents may be delivered (in Portable Document Format (PDF), HTML or similar format) to the e-mail address on file with you or on <https://www.privatebank.citibank.com/home/cgmi-cpa-regulation-best-interest.information.html> or on another internet website designated by you from time to time, provided that you will notify me when I should visit the website to view or print the Regulatory Disclosure Documents.

When one or more Regulatory Disclosure Documents are provided to me on a website, I agree that notice of the availability of one or more Regulatory Disclosure Documents, including notice regarding changes or supplements to one or more Regulatory Disclosure Documents, and the website address where I may view and print any such Regulatory Disclosure Document(s) will be sent to the e-mail address on file with you or in paper form to the mailing address on file with you.

To view or print Regulatory Disclosure Documents provided in PDF format, if Adobe Reader is not already installed on my computer, I understand that I will have to download Adobe Reader, which is available free of charge at Adobe's website ([www.adobe.com](http://www.adobe.com)), and install it on my computer. I represent that I have access to a computer or other device with adequate hardware and software capability to access the Regulatory Disclosure Documents contained in an e-mail or on a website. Citibank, CGMI, and your affiliates are not responsible for any computer viruses, problems or malfunctions resulting from any computer viruses, or related problems that may be associated with the use of an online system. I acknowledge that there are certain costs associated with accessing electronic copies of Regulatory Disclosure Documents (e.g., online time and

printing) and possible risks (e.g., slow downloading time and system outages). I agree that: (i) your providing Regulatory Disclosure Documents in an e-mail or on a website as provided above will constitute good and effective delivery of those Regulatory Disclosure Documents, regardless of whether I actually access, view or otherwise retrieve the Regulatory Disclosure Documents in the e-mail or on the website; and (ii) you may, but are not required to, send me paper copies of any Regulatory Disclosure Documents you are entitled to deliver to me electronically.

Further to my consent above, I acknowledge that you have notified me that any Regulatory Disclosure Documents related to my account(s) are currently, or will be, available in PDF, HTML or similar format for me to view or print on <https://www.privatebank.citibank.com/home/cgmi-cpa-regulation-best-interest.information.html>

I further acknowledge that you have requested that I visit this website immediately, and review these materials carefully, as they provide important information related to my account. In particular, you have requested that I review Form CRS and the Regulation BI Disclosure Statement. By signing this Agreement, I hereby confirm that I have received and reviewed an electronic copy of Form CRS and Regulation BI Disclosure Statement by accessing it online at the website address provided above.

**9.** I understand that you or Pershing may in your and Pershing's sole discretion prohibit or restrict trading of securities or substitution of securities in any of my accounts. You and Pershing have the right to terminate any of my accounts (including multiple owner accounts) at any time by notice to me. The provisions of this Agreement shall survive the termination of any account.

**10.** Your failure to insist at any time upon strict compliance with any term of this Agreement, or any delay or failure on your part to exercise any power or right given to you in this Agreement, or a continued course of such conduct on your part shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to you in this Agreement are cumulative and not exclusive of any other rights or remedies which you otherwise have.

**11.** I understand that neither CGMI nor Pershing shall be liable for losses caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, terrorist acts, strikes or other conditions, commonly known as "acts of God," beyond CGMI's or Pershing's control.

**12.** From time to time you may at your discretion make loans available to me through Pershing for a purpose other than purchasing, carrying or trading in securities.

Such loans will be made in a good-faith account established pursuant to Federal Reserve Board Regulation T. The minimum and maximum amount of any particular loan may be established by you in your discretion regardless of the amount of collateral delivered to you and you may change such minimum and maximum amounts from time to time. I

agree not to use the proceeds of any such loan to purchase, carry or trade in securities. I also agree not to use any such loan proceeds directly or indirectly to repay other debt that I incur for the purpose of purchasing, carrying or trading in securities.

**13.** If I have designated another individual to receive my communications from you pursuant to the Alternate Mail Instruction in my application, I agree that the instruction is applicable to all communications including but not limited to disclosures, disclosure statements, client relationship summaries, proxies, prospectuses, confirmations and statements of account, and all other documents required to be delivered to me by applicable law, rule or regulation. In consideration of your accepting and acting upon that instruction, I agree that all such communications shall be deemed for all purposes to have been personally received by me on the date indicated in such communication. I further agree to indemnify and hold harmless you, your officers, directors and employees from any and all liabilities arising from your compliance with these instructions and I hereby specifically waive any claims arising from my election to not promptly review transactions posted to my account.

### **ADDITIONAL TERMS FOR MULTIPLE PARTY ACCOUNTS**

**Sections 14 through 16 apply only to multiple party accounts.**

**14.** If this is a multiple party account, in consideration of you and/or Pershing and successors carrying a multiple party account on margin or otherwise for the undersigned, each of us agrees to be jointly and severally liable for said account and to pay on demand any debit balance or losses at any time due in this account. Any of us has full power and authority to make purchases and sales, including short sales, to withdraw monies and securities from, or to do anything else with reference to our account, either individually or in our joint names, and you and your successors are authorized and directed to act upon instructions received from any of us and to accept payment and securities from any of us for the credit of this account. Notwithstanding the ability of each of us to control the account individually, we understand and agree that you may, at your sole option, require written instructions signed by all account owners when payments or transfers are requested. Any and all notices, communications, or any demands for margin sent to any of us shall be binding upon all, and may be given by mail or other means of communication. We hereby declare this account to be a joint tenancy with rights of survivorship unless we instruct you to establish another form of multiple ownership by executing a tenancy in common agreement, community property agreement, partnership agreement or other applicable agreement evidencing the desired form of ownership.

**15.** Each of us agrees to hold CGMI and Pershing harmless from and indemnify each against any losses, causes of action, damages and expenses arising from or as the result of CGMI and Pershing following the instructions of either or any of us. CGMI or Pershing, in their sole discretion, may at any time suspend all activity in the multiple party account pending instructions from a court of competent jurisdiction or require that instructions pertaining to the multiple party account or

the property therein be in writing signed by both or all of us. CGMI shall be entitled to recover from the account or from any of us prior to distribution of the funds or property therein such costs as it may incur, including reasonable attorneys fees, as the result of any dispute between or among us relating to or arising from the account.

**16.** Each of us agrees that, in the event of the death of either or any of us, the survivor or survivors shall immediately give you written notice thereof, and you may, before or after receiving such notice, take such actions, require such papers, inheritance or estate tax waivers, retain such portion of the account and restrict transactions in the account as you may deem advisable to protect you against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of either or any of us who shall have died shall be liable and each survivor shall continue liable, jointly and severally, to you for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by you of the written notice of the death of the decedent, or incurred in the liquidation of the account or the adjustment of the interests of the respective parties. If this account contains rights of survivorship, in the event of the death of either or any of us, all assets in the account shall pass to and be vested in the survivor or survivors on the same terms and conditions as previously held, without in any manner releasing the decedent's estate from the liabilities provided for herein. The estate of the decedent(s) and the survivors hereby jointly and severally agree to fully indemnify and hold harmless CGMI from all liability for any taxes which may be owed in connection therewith or any claims by third parties.

### **ADDITIONAL TERMS FOR MARGIN ACCOUNTS**

**Sections 17 through 31 apply only to Margin Accounts.**

#### **17. Applicable Rules and Regulations**

All transactions for me shall be subject to the constitution, rules, regulations, customs, and usages of the exchange or market and its clearing house, if any, where executed by Pershing or its agents, including its subsidiaries and affiliates.

#### **18. Lien**

All securities, commodities, and other property of the undersigned, which Pershing may at any time be carrying for me, or which may at any time be in Pershing's possession or under Pershing's control, shall be subject to a general lien and security interest in Pershing's favor for the discharge of all my indebtedness and other obligations to Pershing, without regard to Pershing having made any advances in connection with such securities and other property and without regard to the number of accounts I/we may have with Pershing. Securities and other property held in my retirement account(s) maintained by Pershing, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy my indebtedness or other obligations to CGMI and/ or Pershing related to my retirement account(s). In enforcing its lien, Pershing shall have the discretion to determine which securities and property are to be sold and which contracts are to be closed.



## 19. Liquidation

If, in its discretion, Pershing considers it necessary for protection to require additional collateral, or in the event that a petition in bankruptcy is filed, or the appointment of a receiver is filed by or against me, or an attachment is levied against my accounts, or in the event of my death, Pershing shall have the right to sell any or all securities, commodities, and other property in my accounts with Pershing, whether carried individually or jointly with others, to buy any or all securities, commodities, and other property which may be short in such accounts, to cancel any open orders and to close any or all outstanding contracts, all without demand for margin or additional margin, notice of sale or purchase, or other notice or advertisement. Any such sales or purchases may be made at Pershing's discretion on any exchange or other market where such business is usually transacted, or at public auction or private sale, and Pershing may be the purchaser for its own account. It being understood that a prior demand, or call, or prior notice of the time and place of such sale or purchase shall not be considered a waiver of Pershing's right to sell or buy without demand or notice.

## 20. Payment of Indebtedness Upon Demand and Liability for Costs of Collection

I shall at all times be liable for the payment upon demand of any debit balance or other obligations owing in any of my accounts with Pershing, and I shall be liable to Pershing for any deficiency remaining in any such accounts in the event of the liquidation thereof, in whole or in part, by Pershing, CGMI or by me; and, I shall make payments of such obligations and indebtedness upon demand. The reasonable cost and expense of collection of the debit balance, recovery of securities, and any unpaid deficiency in my accounts with Pershing, including, but not limited to attorney's fees, incurred and payable or paid by Pershing shall be payable to Pershing by me.

## 21. Pledge of Securities

All securities, commodities, and other property now or hereafter held, carried, or maintained by Pershing in its possession in any of my accounts may be pledged, repledged, hypothecated or rehypothecated by Pershing from time to time, without notice to me, either separately or in common with other such securities, commodities, and other property for any amount due in my accounts, or for any greater amount, and Pershing may do so without retaining into its possession or control for delivery, a like amount of similar securities, commodities, or other property.

## 22. Margin Requirements, Credit Charges, and Credit Investigation

I will at all times maintain such securities, commodities, and other property in my accounts for margin purposes as Pershing shall require from time to time via a margin call or other request, and the monthly debit balances or adjusted balances in my accounts with Pershing shall be charged, in accordance with Pershing practice, with interest at a rate permitted by laws of the State of New York. It is understood that the interest charge made to my account at the close of

a charge period will be added to the opening balance for the next charge period unless paid.

I acknowledge receipt of the Welcome Book or other disclosure documents from CGMI, which explains the conditions under which interest can be charged to my account, the annual rate of interest, how debit balances are determined, and the methods of computing interest. I further acknowledge receipt of the margin disclosure statement, also contained in the Welcome Book or other disclosure documents, which provides some basic facts about purchasing securities on margin and alerts me to the risks involved with trading securities in a margin account.

In regard to margin calls, whether for maintenance or any other margin call, in lieu of immediate liquidations, Pershing, through CGMI, may permit me a period of time to satisfy a call. This time period shall not in any way waive or diminish Pershing's right in its sole discretion, to shorten the time period in which I may satisfy the call, including one already outstanding, or to demand that a call be satisfied immediately. Nor does such practice waive or diminish the right of Pershing and/or CGMI to sell out positions to satisfy the call, which can be as high as the full indebtedness owed by me. Margin requirements may be established and changed by Pershing in its sole discretion and judgement without notice to me. In making this determination, Pershing may take into account various factors including but not limited to (i) issues as to my securities such as, among others, the liquidity of a position and concentrations of securities in an account, (ii) considerations as to my status, including but not limited to a decline in creditworthiness, (iii) the size of the account, (iv) the general condition of the market (v) considerations as to the ability of Pershing to obtain financing, and (vi) regulatory interpretations or guidance. I will contact CGMI for the latest information on margin requirements.

Pershing may exchange credit information about me with others. Pershing may request a credit report on me and upon request, Pershing will state the name and address of the consumer reporting agency that furnished it. If Pershing extends, updates, or renews my credit, Pershing may request a new credit report without telling me.

## 23. Communications

Communications may be sent to the mailing address on file with Pershing or CGMI, or at such other address as I may hereafter give in writing or by other means acceptable to Pershing and CGMI, and all communications so sent, whether by mail, electronically or otherwise, shall be deemed given to me personally, whether actually received or not.

## 24. No Professional Advice

I acknowledge that Pershing will not provide me with any investment, legal, tax, or accounting advice, that its employees are not authorized to give any such advice, and that I will not solicit or rely upon any such advice from Pershing or its employees whether in connection with transactions in or for any of my accounts or otherwise. In making investment, legal, tax, or accounting decisions with respect to transactions in

or for my accounts or any other matter, I will consult with and rely upon my own advisors and not Pershing, and Pershing shall have no liability therefore.

## 25. Option Transactions

If at any time I shall enter into any transaction for the purchase or resale of an option contract, I hereby agree to abide by the rules of any national securities association, registered securities exchange, or clearing organization applicable to the trading of option contracts and, acting alone or in concert, will not violate the position or exercise limitation rules of any such association, exchange, the Options Clearing Corporation, or other clearing organization.

## 26. Assignment of Pershing's Rights Under This Brokerage Agreement to CGMI

I agree that any rights that Pershing has under this agreement, including but not limited to the right to collect any debit balance or other obligations owing in any of my accounts, may be assigned to CGMI so that CGMI may collect from me independently or jointly with Pershing, or enforce any other rights granted to Pershing under this Agreement.

## 27. No Waiver

These Additional Terms for Margin Accounts cannot be modified by conduct and no failure on the part of Pershing at any time to enforce its rights hereunder to the greatest extent permitted shall in any way be deemed to waive, modify, or relax all of the rights granted Pershing herein, including those rights vested in Pershing to deal with collateral on all loans advanced to me.

## 28. Entire Agreement

This agreement constitutes the full and entire understanding between the parties with respect to the provisions herein, and there are no oral or other agreements in conflict herewith. Any future modification, amendment, or supplement to these Additional Terms for Margin Accounts or any individual provision herein can only be in the form of a writing signed by a representative of Pershing.

## 29. Loan Consent

By signing this agreement, I acknowledge that securities not fully paid for by me may be loaned to Pershing or loaned out to others, and as permitted by law, certain securities in my account may be used for, among other things, settling short sales and lending the securities for short sales, and as a result Pershing and CGMI may receive compensation in connection therewith. I understand that fully paid for securities held in a cash account (unless otherwise agreed to in a separate written agreement) and fully paid for securities held in a margin account in which there is no debit balance are not loaned. Speak to your advisor for more information.

## 30. Shareholder Vote of Loaned Securities

In the event that my securities have been loaned by Pershing on the record date of a shareholder vote involving those securities, I agree that my vote may be reduced to reflect the total amount of my securities loaned by Pershing.

## 31. Deduction or Withholding for Tax

All payments under this agreement shall be made without any deduction or withholding for any taxes imposed by any laws, regulations, decrees, or ordinances other than U.S. State or federal laws ("Local Taxes"). I shall indemnify and hold CGMI and Pershing harmless against any Local Taxes (including interest and penalties levied or imposed upon CGMI and/or Pershing (directly or by way of withholding taxes) in respect of any payment under this Agreement. I shall, upon being notified that any Local Taxes, interest, and/or penalties are owed, promptly pay to the relevant authorities the full amount required to be paid, deducted, or withheld, and cooperate fully with CGMI and/or Pershing to the extent that any additional action or documentation is requested by CGMI and/or Pershing or otherwise required.

# Client Relationship Agreement

## Brokerage Account Margin Disclosure Statement

The Margin Disclosure Statement is intended to provide some basic facts about purchasing or holding securities on margin and to alert you to the risks involved with trading securities in a margin account. Before trading securities in a margin account, it is important to carefully review the written Additional Terms For Margin Accounts that is part of your Client Agreement or other document containing the terms of your margin relationship (collectively referred to as the "Margin Agreement") provided by Citigroup Global Markets Inc. ("CGMI") or its clearing firm, Pershing LLC ("Pershing") as well as the information contained in the booklet provided to you by CGMI at the time you opened your account before trading or placing securities on margin. Please also consult with your advisor regarding any questions or concerns you may have regarding margin accounts.

When you purchase securities, you have the option of paying for them in full or, alternatively, you can obtain a loan from Pershing for the purchase of the securities or to borrow funds using the qualifying securities and assets held in your account as collateral for the loan. If you choose to borrow funds from Pershing, you will need to open a margin account with Pershing through CGMI. If the securities in your brokerage account decline in value, so does the value of the collateral supporting your margin loan. As a result, CGMI or Pershing can take action. For instance, CGMI or Pershing can issue a margin call and/or sell securities or liquidate other assets in any of your brokerage accounts held with CGMI or Pershing in order to maintain the required equity in the margin account.

If you have a margin account with CGMI through Pershing, as permitted by law, Pershing may use certain securities in your account for, among other things, settling short sales and lending the securities for short sales, and as a result Pershing and CGMI may receive compensation in connection therewith.

IT IS IMPORTANT THAT YOU FULLY UNDERSTAND THE RISKS INVOLVED IN TRADING SECURITIES ON MARGIN. THESE RISKS INCLUDE THE FOLLOWING:

**You can lose more funds or securities than you deposit in the margin account.**

A decline in the value of securities that are purchased or held on margin may require you to provide additional funds to Pershing to avoid the forced sale of those securities or other securities or assets in your account(s). You will be responsible for the full amount borrowed plus any commissions, fees, interest and other charges that you incur by trading or being on margin. You can potentially lose more than the value of the assets in your account(s). The use of margin (leverage) increases the risk of loss from price movements in the securities held in the margin account. Leveraging concentrated positions in a few securities can further increase this risk.

**CGMI or Pershing can force the sale of securities or other assets in your account(s).**

If the equity in your account falls below Pershing's or CGMI's maintenance margin or higher "house" requirements CGMI or Pershing can sell the securities or other assets in any of your accounts to cover the margin deficiency. You also will be responsible for any shortfall in the account after such a sale.

**CGMI or Pershing can sell your securities or other assets without contacting you.**

Some investors mistakenly believe that a financial organization must contact them for a margin call to be valid, and that the financial organization cannot liquidate securities or other assets in their account(s) to meet the call unless the financial organization has contacted them first. This is not the case. While there may be attempts to contact you regarding a maintenance margin call if the value of your account drops below the maintenance margin requirements set by Pershing, CGMI or regulation, it is not a requirement. Your securities or other assets can be sold from your account and the proceeds applied to your margin balance without first contacting you.

**INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT  
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. In the U.S., brokerage products and services are provided by Citigroup Global Markets Inc. ("CGMI"), member SIPC; certain alternative investment products and services are also provided to Citi Private Bank clients by Citi Private Alternatives, LLC ("CPA"), member FINRA, SIPC. CGMI Accounts are carried by Pershing LLC, member FINRA, NYSE, SIPC. CGMI, Citi Global Alternatives, LLC, CPA, and Citibank, N.A. are affiliated companies under the common control of Citigroup. Outside the U.S., brokerage products and services are provided by other Citigroup affiliates. Investment management services (including portfolio management) are available through CGMI, Citi Global Alternatives, LLC, Citibank, N.A. and other affiliated advisory businesses.

Even if you are contacted and provided a specific date by which you can meet a margin call, CGMI and Pershing can still take necessary steps to protect its financial interests, including immediately selling the securities without waiting for you to meet the margin call and without further notice to you.

**CGMI or Pershing may change margin requirements or margin call time periods without notice to you.**

With regard to house, maintenance, and other margin calls, in lieu of immediate liquidations, Pershing, through CGMI, may permit you a period of time to satisfy a call. This time period shall not in any way waive or diminish CGMI's or Pershing's right in their sole discretion, to shorten the time period in which you may satisfy a call, including one already outstanding, or to demand that a call be satisfied immediately. Nor does such practice waive or diminish the right of Pershing or CGMI to sell out positions to satisfy the call, which can be as high as the full indebtedness owed by you. Margin requirements may be established and changed by Pershing or CGMI in their sole discretion and judgment.

**You are not entitled to choose which securities or other assets in your brokerage account(s) are liquidated or sold to meet a margin call.**

Because the securities are collateral for the margin loan, CGMI or Pershing has the right to decide which securities to sell in order to protect its interests. The sale of securities may cause you to realize gains or losses and may have tax consequences for you.

**CGMI or Pershing can increase their "house" maintenance margin requirements at any time and is not required to provide you with advance written notice.**

These changes in firm policy often take effect immediately and may result in the issuance of a maintenance margin call. Your failure to satisfy the call may cause your CGMI or Pershing to liquidate or sell securities in your brokerage account(s).

**You are not entitled to an extension of time on a margin call.**

While an extension of time to meet margin requirements may be available to you under certain conditions, you do not have a right to the extension.

**Your written agreement with Pershing or CGMI for your margin account provides for certain important obligations by you.**

Your written Margin Agreement is a legally binding agreement, cannot be modified by conduct, and no failure on the part of Pershing or CGMI at any time to enforce its rights under the margin agreement to the greatest extent permitted shall in any way be deemed to waive, modify, or relax any of the rights granted Pershing or CGMI, including those rights vested in Pershing or CGMI to deal with collateral on all loans advanced to you.

Also, the margin agreement constitutes the full and entire understanding between the parties with respect to the provision of margin, and there are no oral or other agreements in conflict with the margin agreement unless you have advised Pershing or CGMI in writing of such conflict and Pershing and CGMI agree to such conflict. You should carefully review the Margin Agreement for the rights and limitations governing your margin account relationship. Any future modification, amendment, or supplement to the Margin Agreement or to any individual provision of the Margin Agreement must be in writing signed by a representative of Pershing.

**New issues of securities cannot be sold on margin.**

The Federal securities laws do not allow the sale of new issues of securities on margin for a thirty-day period if CGMI or Pershing is an underwriter of these securities and the margin obligation is collateralized by the new issue security. Pershing or CGMI may also not "arrange for" a third party to extend this credit. In spite of these broad prohibitions, there are some exceptions for mutual fund shares (which are continuously sold to the public), where shares are held for a thirty-day period following a client's initial purchase of these shares.



CLIENT RELATIONSHIP AGREEMENT

IMPORTANT INFORMATION ABOUT SETTLEMENT OPTIONS

BROKERAGE ACCOUNT CLIENT AGREEMENT

BROKERAGE ACCOUNT MARGIN DISCLOSURE STATEMENT

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Item PBG731 (Rev. 3/24)

Private Bank



# Investment Advisory Account Terms and Conditions

- Investment Management Agreement
- Limited Brokerage Agreement
- Agreement and Acknowledgement

# Client Relationship Agreement

## Investment Management Agreement

This portion of the Agreement is referred to as the "IMA" (the IMA, together with the CGMI Advised Account Limited Brokerage Agreement, is the "Agreement") and consists of general account information and certain terms and conditions that relate to your accounts. The provisions governing the specific products and services (each such product or service, a "Program") that you select to participate in will be provided to you through a separate agreement, whereby you will be provided with a description of the specific provisions that are relevant to such Program, and you will make any special elections or instructions you must make in connection with your participation in such Program (each such product specific agreement entered into by you in connection therewith being referred to herein as a "Product Specific Agreement" or "PSA"). The provisions of each Product Specific Agreement shall be deemed incorporated into this Agreement by reference.

The Programs to which this IMA applies are offered to clients of Citi Private Bank—a business of Citigroup Inc. that provides clients access to products and services worldwide through bank and non-bank affiliates. Unless otherwise indicated in this Agreement, or in any Product Specific Agreement, "you," "your" and "yours" mean the person(s) named as the holder(s) or owner(s) of the investment account(s) established hereunder (each an "Account"). Where the context so requires, "you," "your" and "yours" also refer to (i) multiple account holders, and (ii) any representative designated to give us instructions on behalf of the holder(s) or owner(s) of an Account. All references in this Agreement to "Citibank" mean Citibank, N.A., and all references to "CGMI" mean Citigroup Global Markets Inc. All references to "Citigroup" mean Citigroup Inc. and Citigroup's affiliates, including Citibank and CGMI. All references to "Manager" mean any investment manager you may select in connection with a Program, which will act as an investment manager of assets held in an Account. As the context so requires, and unless otherwise indicated in this Agreement, "Citi," "we," "us" and "our" may mean one or more or all of Citibank, CGMI and their affiliates, successors and assigns. All references in this Agreement to "Clearing Firm" mean Pershing LLC, together with certain of its affiliates, which collectively may provide custody and/or clearing firm services with respect to one or more of your Accounts. Capitalized terms not defined in this Agreement shall have the meanings contained in the respective Product Specific Agreement. This IMA shall be governed by, and construed in accordance with, the laws of the State of New York, USA, unless stated otherwise in a given Product Specific Agreement with respect to a Program. In the event of any inconsistency between this Agreement and any other agreement or document you have entered into with us with respect to the subject matter hereof (excluding any Product Specific Agreement), the provisions of this Agreement shall control. In the event of any inconsistency between this Agreement and any Product Specific Agreement, unless otherwise set forth herein, the Product Specific Agreement shall control.

Depending on which Program you select, you may become a client of Citibank and/or CGMI, as indicated in the relevant Product Specific Agreement. CGMI is registered with the Securities and Exchange Commission ("SEC") as an investment adviser under the Investment Advisers Act of 1940, as amended. Citibank is a national banking association supervised and examined by the Office of the Comptroller of the Currency ("OCC") and provides advisory services as a fiduciary under Regulation 9. A description of how Citibank and CGMI are regulated and their respective roles and responsibilities with respect to a Program are explained in this Agreement, the Product Specific Agreements and separate disclosure documents delivered to you in connection with such Program. The Product Specific Agreements and separate disclosure documents will also contain other important information and disclosures regarding such the Program, including, without limitation, information and disclosures regarding fees, expenses, risk factors and conflicts of interest. Please carefully read this Agreement, your Product Specific Agreement and disclosure documents delivered to you in connection with your selection of a Program.

### FEES and EXPENSES, and SWEEP SELECTION

**Fees and Expenses.** Fees for services in connection with an Account shall be as set forth in the Product Specific Agreement related to such Account.

**Linking of Accounts for Fee Billing Purposes.** Subject to the following, two or more eligible Accounts held at the same custodian may be linked together for fee billing purposes (your "Managed Account Fee Billing Group"). You agree that it is your sole responsibility to request that eligible Accounts be so linked and acknowledge that we will not automatically link any Accounts to your Managed Account Fee Billing Group. We reserve the right to reject any such request, or discontinue any previously accepted Managed Account Fee Billing Group, based on eligibility requirements and other terms and conditions, our policies, and procedures, and applicable laws, rules, and regulations as in effect from time to time, or for any other reason in our sole discretion. Requests to link Accounts can be made in the Managed Account Fee Billing Group Instructions form obtained from your Citi representative. When the custodian is Citibank, Accounts must be subject to the same fee schedule in order to be eligible to be so linked. Your request to link eligible Accounts in the Managed Account Fee Billing Group Instructions section supersedes any prior instruction or request relating to your Managed Account Fee Billing Group.

Only Accounts where you are an authorized signer are eligible for Managed Account Fee Billing Group benefits. We reserve the right to impose any condition, including additional written consent on the eligibility of Accounts to be so linked.

Accounts held by employee benefit plans subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA") are not eligible to be linked.

Traditional Individual Retirement Accounts (“IRAs”) and Roth IRAs (personal retirement accounts) can only be included in a Managed Account Fee Billing Group comprised of individual Accounts, or joint Accounts of the personal retirement account owner and spouse, the personal retirement account owner’s parents and grandparents, and the personal retirement account owner’s children, grandchildren, siblings and their spouses (collectively, the members of your family). By requesting that we link a personal retirement account to your Managed Account Fee Billing Group, you represent and warrant that all joint Accounts included in the Managed Account Fee Billing Group belong to you and members of your family. You agree that you are solely responsible for informing members of your family that they are part of your Managed Account Fee Billing Group. Further, you agree to immediately notify your Citi representative if any Accounts included in your Managed Account Fee Billing Group are no longer eligible. We encourage you to speak with your own tax advisor to ensure linking your personal retirement account will not result in a prohibited transaction under ERISA or the Internal Revenue Code of 1986, as amended. No other personal or business retirement accounts, including, but not limited to, SEP IRAs and SIMPLE IRAs, are eligible to be linked.

You acknowledge that it can take up to two billing cycles for a Managed Account Fee Billing Group to take effect.

Linking eligible Accounts into a Managed Account Fee Billing Group allows you to combine the value of your Account assets to achieve lower fee breakpoints under the fee schedule applicable to each individual Account. Whether you will benefit from a Managed Account Fee Billing Group depends on a number of factors, including, but not limited to, the amount of combined assets included in the Managed Account Fee Billing Group and the breakpoints in your Account fee schedules. In certain instances, participation in a Managed Account Fee Billing Group may not result in your Account(s) receiving any pricing or other benefits although other members of the Managed Account Fee Billing Group may receive such pricing or other benefits. There is no guarantee that linking eligible Accounts into a Managed Account Fee Billing Group will result in a lower fee.

**Important:** When Accounts are linked in a Managed Account Fee Billing Group, statements for each linked Account may show the Managed Account Fee Billing Group combined balance range. As a result, members of the Managed Account Fee Billing Group may be able to deduce approximate balances of other members in the Managed Account Fee Billing Group. Therefore, when deciding whether to link Accounts, you should evaluate your privacy needs, along with your need for the rate and fee advantages.

**Sweep Selection.** By opening an Account, you hereby agree that at the end of each business day all cash held in an Account, which has not been invested, will be transferred to a money market mutual fund or other appropriate investment vehicle as the cash sweep selection for such Account, which vehicle shall be selected by CGMI or Citibank, as applicable. We reserve the right to change the cash sweep selection for an Account from time to time.

## ACKNOWLEDGEMENT AND AGREEMENT

By signing this Agreement, you acknowledge and agree that:

### 1. Suitability.

You will carefully review each Program and you will consider each Program selected by you for an Account to determine whether such Program is suitable for you and consistent with your investment objectives, risk tolerance and investment time horizon for your assets, or the portion of your assets included in the Account(s). We will assist you in making such a determination.

### 2. Signature.

Your signature executes this Agreement, attests to the accuracy of the information that is provided herein, and serves as your acceptance of the provisions governing the specific Programs that you may select to participate in, from time to time, in connection with this Agreement. We do not guarantee the performance of any Program.

### 3. Investment Manager Appointment.

Certain of the Programs you may select will require that you appoint Citibank, CGMI, an affiliated or unaffiliated sub-adviser, or a third-party to serve as Manager for the Account established for such Program. When you appoint a party as Manager for an Account, depending on the given Program, you may appoint that party as either a “non-discretionary” Manager or a “discretionary” Manager. To the extent that a Program requires that you appoint us, an affiliated or unaffiliated sub-adviser, or a third-party as a non-discretionary Manager or a discretionary Manager for an Account, your signature to this Agreement and the relevant Product Specific Agreement for such Program evidences your agreement and consent to such appointment with respect to such Account.

When you appoint a party as your “non-discretionary” Manager, the party will generally make investment recommendations with respect to a given Program consistent with the investment objectives and strategies related to such Program (as well as with any special guidelines, instructions or restrictions imposed by you, to the extent applicable, and as detailed in the Program Specific Agreement), but will not have complete and unlimited discretionary authorization. As a result of this, the party will generally seek your authorization for each specific transaction it proposes to make on your behalf in connection with the Program. When you appoint a party as your “discretionary” Manager, you will grant that party a complete and unlimited discretionary authorization with respect to the Account related to a given Program. In acting pursuant to this authorization, the party will monitor and manage your investments (which may include, without limitation, the execution of transactions or selection of sub-advisers or third-party investment managers) consistent with the investment objectives and strategies related to the Program (as well as with any special guidelines, instructions or restrictions imposed by you, to the extent applicable, and as detailed in the Program Specific Agreement), but will not seek your authorization for any specific transaction. With respect to certain Programs, different parties may serve in different capacities, such that the Program may require you to

appoint one party as a non-discretionary Manager and another party as a discretionary Manager. The Product Specific Agreement related to each Program you select will describe the provisions governing such Program, including the obligations of any Manager. You should discuss any questions you may have about a given Program with your Citi Private Bank representative.

#### 4. Disclosure Documents and Conflict of Interest Disclosure.

Certain disclosure documents are provided to you prior to your execution of this Agreement and periodically throughout the term of this Agreement, as detailed below. These documents contain disclosures with respect to conflicts of interest that we and the Managers face when providing the services hereunder. These documents include (i) the Citi Investment Management Investment Management Account Disclosure Statement for Programs offered by Citibank under Regulation 9 (the "Disclosure Statement") and (ii) certain disclosure documents for CGMI and any Manager selected by you as an investment manager in connection with a Program (each a "Form ADV", and together with the Disclosure Statement, "Disclosure Documents"). The Disclosure Statement has been provided to you along with your Account opening documents, including this Agreement, prior to your signing this Agreement. The Disclosure Statement is available online at the following address: [www.privatebank.citibank.com/adv.htm](http://www.privatebank.citibank.com/adv.htm) under the link "CITI INVESTMENT MANAGEMENT INVESTMENT MANAGEMENT ACCOUNT DISCLOSURE STATEMENT" or it can be obtained through your Citi Private Bank representative. Each Form ADV is available online at the following address: [www.privatebank.citibank.com/adv.htm](http://www.privatebank.citibank.com/adv.htm) under the appropriate link. By execution of this Agreement, you hereby confirm that you have reviewed the Disclosure Document(s) applicable to your Account, and acknowledge and consent to the conflicts of interest disclosed therein. In particular, you confirm that, prior to your execution of this Agreement, you have received and reviewed an electronic copy of CGMI's Form ADV by accessing it online at the following address: [www.privatebank.citibank.com/adv.htm](http://www.privatebank.citibank.com/adv.htm) under the link "CPB (CGMI) CLIENT CGMI ADV".

#### 5. Custody.

Depending upon the Program, you may appoint Citibank, one of our affiliates, Clearing Firm or another third-party as custodian (each a "Custodian") or sub-custodian of the assets to be managed in connection with an Account. You understand that any Custodian may also appoint one or more sub-custodians to assist it with its duties, including delegating certain of its responsibilities to these sub-custodians. Each Product Specific Agreement related to a Program contains certain disclosures and other information with respect to custody options related to an Account. In the event that you appoint a third party (other than Clearing Firm or Citibank) as Custodian, you acknowledge and understand that neither we, Citigroup, nor any affiliate shall have any responsibility or liability with respect to the custody of such Account (including, without limitation, with respect to any actions of such third-party in the performance of its custody services), or have any obligation to independently verify or approve any information

provided by such third party custodian to us or you (including, without limitation, any information with respect to the value of any securities or investments held in such an Account).

#### 6. Amendments and Assignment.

Unless provided otherwise in any Product Specific Agreement with respect to a specific Program, we can modify or amend this Agreement, including any Product Specific Agreement that you have entered into, at any time upon written notice to you. This may include adding new provisions or changing one or more provisions in whole or in part. You will be deemed to have accepted and agreed to any amended terms by maintaining the Account(s) governed by such amended terms after receiving notice of the amendments. We may provide notice of amendments by letter, a message on or accompanying your statement, electronic message or any other means chosen by us, as permitted by law. We retain sole discretion in determining whether any terms and conditions of this Agreement may be otherwise waived as well as how such waiver will be documented. You may not assign this Agreement without our prior written consent, and any assignment of this Agreement by us shall be made in accordance with applicable law.

#### 7. Termination.

Any party may terminate this Agreement at any time upon written notice to the other and termination will become effective upon delivery of such notice. Notwithstanding anything in any Product Specific Agreement to the contrary, termination of this Agreement will also serve to terminate all Programs to which this Agreement applies. In addition, unless stated otherwise in the relevant Product Specific Agreement, either party may, upon notice to the other party, terminate participation in a particular Program without terminating this Agreement, and such termination will become effective upon delivery of such notice. Without limiting the foregoing, you acknowledge that we reserve the right to terminate any Account which remains unfunded after Account opening. Any termination of this Agreement or of a particular Program will not, however, affect the liabilities or obligations of the parties incurred, or arising from transactions initiated, prior to such termination. We shall have the right to complete any transactions open as of the termination date and to retain amounts in any Account sufficient to effect such completion. Upon the termination of this Agreement, we will not be under any obligation whatsoever to recommend any action to you with regard to, or to liquidate, the securities or other investments in any Account. In addition, the provisions regarding limitation of liability, dispute resolution (in "Limitation of Liability; Dispute Resolution" in the IMA below) and arbitration (in "Arbitration" in the CGMI Limited Brokerage Agreement below) shall survive any expiration or termination of this Agreement.

Upon the termination of this Agreement, if you direct us to liquidate any assets in your Account(s) in alternative investments, if any, you recognize that there may be a delay in the disposition, and realization of the cash proceeds in connection with such disposition, of any such assets, due to prohibitions and/or restrictions, as applicable, that generally exist with respect to such assets and/or the illiquid nature

of such assets. Additionally, we or a third party manager of alternative investment assets may satisfy redemptions or dispositions of such assets by distributing in kind all or a portion of the assets that such alternative investments hold.

### **8. Proxy Voting and Delegation of Proxies.**

Unless otherwise provided in a PSA, or unless you elect not to delegate your right to vote proxies in the signatures section of this Agreement, you hereby delegate your right to vote proxies related to investments held in your Account(s) to us or a Manager depending upon the Program(s) in which you participate (such party, being referred to as your "Proxy"). As a result of this, your Proxy will generally receive all proxies and proxy soliciting materials related to such Account(s), including, but not limited to, interim reports, annual reports and any other issuer mailings. In voting proxies, your Proxy may elect to follow the recommendations of a third-party proxy services company, including, without limitation, Institutional Shareholder Services Inc. ("Proxy Voting Service"). In the event that your Proxy does elect to follow the recommendations of a Proxy Voting Service, or the Proxy Voting Service does not have a recommendation for any proxy vote, you direct your Proxy to vote all proxies in proportion to the votes of the other holders of the security for which the proxy vote is requested. You may revoke this delegation at any time upon written notice to us; provided that such notice shall be effective only when delivered by us, on your behalf, to your Proxy. Notwithstanding the foregoing, even if you have delegated your right to vote proxies to us, we shall not be obligated to vote any proxies with respect to issuers of securities held in an Account if we determine that refraining from so voting would be in your best interests. Further, regardless of whether you have delegated your right to vote proxies, we shall not be obligated to take any action relating to any issuers that become the subject of any legal proceedings, including bankruptcies. Finally, for the avoidance of doubt, unless you have delegated your right to vote proxies to us, we shall have no obligation to take any action or render any advice with respect to the voting of proxies for an account. With our prior consent, you also may delegate your right to vote proxies related to investments held in your Account(s) to a third party of your choosing.

### **9. Confirmation Waivers and Authorization, and Alternate Mail Instructions.**

You have a right to receive trade-by-trade confirmation of each transaction effected in or on behalf of an Account. Unless you elect otherwise in this Agreement, you will receive a confirmation of each transaction effected in or on behalf of an Account. If you elect to waive your right to receive trade-by-trade confirmation, you waive your right to receive a daily confirmation upon the completion of each transaction effected on behalf of an Account. You will instead receive a summary of such transactions as part of your periodic Account statement, which shall be delivered to you no less frequently than quarterly. In addition, you acknowledge that (i) in the event that any Manager is responsible for the execution of transactions in an Account, daily confirmations of such transactions shall be sent

to such Manager; (ii) you will not pay a different fee based on your decision to execute this instruction; (iii) execution of this instruction is not a condition to entering into or continuing participation in any Program; and (iv) you may rescind this authorization at any time by written notice to us.

If you have designated another individual to receive your communications pursuant to the Alternate Mail Instruction, you agree that the Alternate Mail Instruction is applicable to all communications including but not limited to proxies, prospectuses, confirmations and statements for your Account(s). In consideration of Citibank and/or CGMI accepting and acting upon that instruction, you agree that all such communications shall be deemed for all purposes to have been personally received by you on the date delivered to such other individual. You further agree to indemnify and hold harmless Citigroup, all Citigroup affiliates and subsidiaries (including Citibank and CGMI) and all of their respective officers, directors and employees from any and all liabilities arising from our compliance with these instructions and you hereby specifically waive any claims arising from your election to not promptly review transactions posted to your Account(s).

### **10. Client Consent to Electronic Delivery of Disclosure Documents, Privacy Notices and Other Documents.**

By signing this Agreement, you consent to electronic delivery of Disclosure Documents, privacy notices ("Privacy Notices") and any other documents or information to be provided to you that relate to any Program selected by you in connection with this IMA, including, without limitation, any other documents that relate to Citi Private Bank, Citigroup, Citibank, CGMI, Clearing Firm, any overlay manager, any third-party manager or sub-manager, or any other party that may provide services in connection with your Account, or that relate to your Account generally ("Other Documents"). You agree that such electronic delivery will be instead of delivery in paper form. The term of this consent is indefinite, but you may revoke this consent to electronic delivery at any time by contacting Citibank, revoking the consent and requesting paper copies of the aforementioned Disclosure Documents, Privacy Notices or Other Documents. In addition, you may, without revoking this consent, receive a paper copy of any Disclosure Document, Privacy Notice or Other Document in addition to and not in lieu of electronic delivery, by requesting such paper copy. We may terminate this consent, and begin sending you paper copies of Disclosure Documents, Privacy Notices or Other Documents (in lieu of electronic copies), at any time, by notifying you in writing.

This consent to electronic delivery extends to delivery of Disclosure Documents, Privacy Notices and Other Documents now and in the future, whether such delivery is (now or in the future) required by law, or is not required but is made to provide you with additional information. Such documents may be delivered (in Portable Document Format (PDF), HTML or similar format) on [www.privatebank.citibank.com/adv.htm](http://www.privatebank.citibank.com/adv.htm) or on another internet website designated by us, provided that we will notify you when you should visit the website to view or print the Disclosure Documents.



To view or print documents provided in PDF format, if Adobe Reader is not already installed on your computer, you will have to download Adobe Reader, which is available free of charge at Adobe's website ([www.adobe.com](http://www.adobe.com)), and install it on your computer. You represent that you have access to a computer with adequate hardware and software capability to access the documents contained on a website. Citibank, CMGI, and our affiliates are not responsible for any computer viruses, problems or malfunctions resulting from any computer viruses, or related problems that may be associated with the use of an online system. You acknowledge that there are certain costs associated with electronic delivery (e.g., online time and printing) and possible risks (e.g. slow downloading time and system outages).

You agree that (a) our providing Disclosure Documents, Privacy Notices and Other Documents on a website as provided above will constitute good and effective delivery of those documents, regardless of whether you actually access, view or otherwise retrieve the information on the website; and (b) we may, but are not required to, send you paper copies of any documents we are entitled to deliver to you electronically.

#### **11. Section 408(b)(2) Disclosure Acknowledgment and Consent.**

If you are a retirement plan subject to ERISA, by opening an Account, your signature on this Agreement constitutes your acknowledgement that you reviewed the "ERISA Section 408(b)(2) Disclosure Document – Citi Investment Advisory Programs" made available to you reasonably in advance of your deciding to open your Account and that after your review, you made an independent decision that the fees and other compensation are reasonable for the services being provided by us. Your signature on this Agreement further acknowledges that you consent to our updating or changing the "ERISA Section 408(b)(2) Disclosure Document – Citi Investment Advisory Programs" by posting updated documents or notices at <http://citi.com/investorinfo/advisoryprivacy/408b2disclosures.html> under the link "Investment Advisory Programs - 408(b)(2) Disclosure Document" that is under "Guide to Information Required by Section 408(b)(2) Regulations" and that it is your responsibility to check the website periodically for such updates.

#### **12. Limitation of Liability; Dispute Resolution.**

Certain inherent risks (some of which are described in Investment Risks below), including the possible loss of principal, are always present when investing. Accordingly, neither Citigroup nor any of its directors, officers, partners, principals, employees, and agents (each a "Citigroup Party" and, collectively, the "Citigroup Parties") shall be liable for any losses, claims, or other liabilities that arise out of or are attributable to: (i) directions you give us in relation to the Account(s); (ii) omissions and misstatements in written materials that are not prepared by the Citigroup Parties; (iii) any act or failure to act by Clearing Firm or another third-party custodian you have engaged to maintain custody of your assets; or (iv) any act or failure to act by a Manager that is not a Citigroup

Party. THE FOREGOING LIMITATIONS ON OUR LIABILITY DO NOT CONSTITUTE A WAIVER OR LIMITATION OF ANY RIGHTS ACCORDED TO YOU UNDER STATE OR APPLICABLE US FEDERAL SECURITIES LAWS OR ANY OTHER LAWS WHOSE APPLICABILITY IS NOT PERMITTED TO BE WAIVED CONTRACTUALLY OR LIMITED.

#### **IF YOU ARE A CLIENT OF CITIBANK FOR INVESTMENT ADVISORY PROGRAMS, then the following dispute**

**resolution provision applies:** This Agreement and any dispute in connection with this Agreement or the relationship between the parties shall be governed by the laws of the State of New York and by federal law as applicable. This Agreement and any dispute in connection with this Agreement or the relationship between the parties shall be subject to the exclusive jurisdiction of the New York courts and shall be adjudicated in a federal or state court located in the Borough of Manhattan, New York City and State of New York. You agree to submit to the jurisdiction of such courts for the determination of all issues in connection with this Agreement and any dispute in connection with this Agreement or the relationship between the parties and irrevocably waive any objection to venue or inconvenient forum. The parties agree to waive trial by jury in any such dispute.

**NOTE THAT IF YOU ARE A CLIENT OF CGMI FOR INVESTMENT ADVISORY PROGRAMS, PLEASE SEE THE CGMI ADVISED ACCOUNT LIMITED BROKERAGE AGREEMENT PORTION OF THIS AGREEMENT, BELOW, FOR THE APPLICABLE DISPUTE RESOLUTION TERMS AND CONDITIONS.**

#### **13. Conflicting Demands/Disputes.**

If we determine in our sole discretion that there is any uncertainty or conflicting demand regarding the ownership of an Account or its funds or the authority of any person to give us instructions; or we are requested by any governmental or regulatory authority with proper jurisdiction to freeze an Account or reject a transaction, including due to the suspected financial abuse of an elder or dependent adult; or we believe a transaction may be fraudulent or may violate any law, rule or regulation we may, in our sole discretion: (1) freeze such Account and refuse transactions until we receive written proof (in form and substance satisfactory to us) of each person's right and authority over the Account and its funds; (2) refuse transactions and return checks, marked "Refer to Maker" (or similar language); (3) require the signatures of all authorized signers for the withdrawal of funds, the closing of the Account, or any change in the Account regardless of the number of authorized signers on the Account; and/or (4) request instructions from a court of competent jurisdiction at your expense regarding the Account or transaction. The existence of the rights set forth above shall not impose an obligation on us to assert such rights or to deny a transaction or prevent us from continuing to honor checks and other instructions given to us by persons who appear as authorized signers according to our records.

## 14. Investment Risks.

### A. General

Your Account(s) is not insured by the Federal Deposit Insurance Corporation ("FDIC") or any other governmental agency, is not a deposit or other obligation of Citibank, CGMI or any other Citigroup affiliate, is not guaranteed by Citibank, CGMI or any other Citigroup affiliates, and is subject to investment risks, including the possible loss of the principal amount invested. The descriptions that follow hereafter are general in nature and do not describe all of the risks associated with an asset allocation category, asset class, or a particular Manager or investment fund selected by you, Citibank or CGMI.

The past performance of a Manager or investment fund is not a guarantee or indicative of future performance. We make no representations or warranty under this IMA with respect to the present or future level of risk or volatility in a portfolio or an Account, or any underlying Manager's or investment fund's future performance of activities. Investing in securities and other financial instruments involves risks that may affect the value of the securities held in the Account(s) and result in losses to you, including the potential loss of the principal amount invested. Potential risks include, among others, losses caused by adverse market conditions, market volatility, limited liquidity and other market action. You understand that there may be a delay or delays in fully investing your funds in the Account in investments for all asset allocations subcategories in the selected portfolio.

Asset classes in a portfolio may include investments denominated in currencies other than your reference currency and you understand and acknowledge that such investments involve added risks, including losses caused by fluctuations in foreign exchange rates, devaluation of non-reference currencies, or actions by a government or any other party that make it difficult or impossible to convert a non-reference currency to your reference currency or to return funds to the jurisdiction for the servicing of the Account(s).

The following is a description of some of the major risks associated with the asset allocation categories and asset classes utilized in constructing investment portfolios and with Managers in general. It should be noted that such descriptions do not describe the risks associated with a particular Manager or investment fund selected for an asset class. An Account will be allocated in varying percentages among all or some asset allocation categories and asset classes to seek to achieve an overall risk level for the Account determined by us to be appropriate for the Account based on the portfolio investment objective selected for the Account by you and our assessment of the risks associated with the various asset allocation categories and asset classes as well as with particular Managers and investment funds selected by us.

### B. Cash and Short-Term Investments

A money market mutual fund seeks income by investing in short-term debt securities. Money market mutual funds may have a floating net asset value ("FNAV") or may seek to maintain a constant net asset value ("CNAV") of \$1 per share. For all money market mutual funds, including those that seek

to preserve the value of your investment at \$1 per share it is possible to lose money with respect to an investment, and a given money market mutual fund could underperform other short-term debt instruments or money market mutual funds if:

- Interest rates rise sharply;
- An issuer or guarantor of the fund's securities defaults, or the security's credit rating is downgraded; or
- The Manager's or investment fund's judgment about the value or credit quality of a particular security proves to be incorrect.

Furthermore, certain money market mutual funds subject investors to restrictions on the ability to redeem an investment in times of market stress, by imposing liquidity fees and/or temporary bans on redemptions. In addition, the only money market mutual funds available to US institutional investors seeking a US tax-exempt money market mutual fund investment are FNAV funds.

### C. Fixed Income

Fixed income portfolios or investment funds could lose money, or may not perform as well as other investments, if:

- The issuer of a security owned by the portfolio or investment fund defaults on its obligation to pay principal and/or interest or has its credit rating downgraded;
- Interest rates increase, causing the prices of fixed income securities to decline and reducing the value of the portfolio's or investment fund's investments; or
- The Manager's or investment fund's judgment about the attractiveness, value or credit quality of a particular security proves to be incorrect.
- High yield securities are considered speculative and, compared to investment grade securities, tend to have more volatile prices and are more susceptible to the following risks:
  - Increased price sensitivity to changing interest rates and to adverse economic and business developments;
  - Greater risk of loss due to default or declining credit quality;
  - Greater likelihood that adverse economic or company specific events will make the issuer unable to make interest and/or principal payments; and
- Negative market sentiment towards high yield securities in general may depress the price and liquidity of high yield securities.

Fixed income securities that are rated below investment grade quality, as determined by internationally recognized credit rating organizations, such as Moody's and S&P, involve a high degree of risk and are considered speculative. The potential risk of non-payment or other default for instruments rated below investment grade is substantially greater than for instruments rated investment grade.

Ratings are not recommendations to buy or sell securities nor do they guarantee an issuer's ability to repay its obligations. Furthermore, their accuracy is not guaranteed.



Fixed income securities offered pursuant to Rule 144A of the Securities Act of 1933, as amended, are exempt from SEC registration and are issued by both US and foreign companies for sale to “qualified institutional buyers.” Rule 144A securities typically have limited liquidity and are generally subject to restrictions on resale.

#### **D. Equity**

An investment in an equity portfolio or investment fund may lose money, or the portfolio or investment fund may not perform as well as other investments, if:

- Stock prices decline generally;
- Particular types of companies in which the portfolio or investment fund invests (e.g., large capitalization, mid-capitalization or small capitalization) fall out of favor with investors;
- The Manager’s or investment fund’s judgment about the attractiveness, value or potential appreciation of a particular stock proves to be incorrect;
- A portfolio company does not meet earnings expectations or other events depress the value of the company’s stock;
- A portfolio or investment fund that invests in medium or small capitalization companies may be more volatile and more susceptible to loss than a portfolio or investment fund which primarily invests in large capitalization stocks. The prices of medium and smaller capitalization company stocks tend to be more volatile than the prices of large capitalization company stocks.

Concentration of a portfolio’s or investment fund’s investments in issuers located in a particular country or region (e.g., Europe, Japan, Asia Pacific) will subject the portfolio or investment fund, to a greater extent than if investments were less concentrated, to the risks of adverse securities markets, exchange rates and social, political, regulatory or economic events which may occur in that country or region.

#### **E. Non-US Investments**

Investments for certain asset classes in a portfolio may be executed and held outside the United States and you understand and acknowledge that:

- In some non-US markets, it may be more difficult to liquidate a position, establish a fair price or assess the value of a security;
- Investments outside the United States may be held in custody in the country where the principal trading market for such investment is located and may be subject to foreign taxation;
- Due to the difficulty in obtaining proxies in regard to any non-U.S. securities and potential local law issues, whether or not you have delegated the right to vote proxies to the Manager, you relieve CGMI of all responsibility in connection therewith.

#### **F. Derivatives, Hedging and Other Special Investment Techniques**

Investments for certain asset classes in a portfolio may utilize special investment techniques using and/or purchasing options, forward contracts, financial futures, standby contracts, swaps, structured notes and other derivative instruments or contracts relating to financial and other underlying assets and you understand and agree to assume all risks associated with these instruments. Some of these risks are:

- When buying options, the premium is paid whether or not the option becomes valuable (an option may expire worthless);
- When selling options, the performance may result in a loss that is out of proportion with or exceeds the premium received;
- Derivative transactions can be highly volatile and carry a high risk of loss, including the potential loss of the principal amount invested;
- Derivative transactions depend on a counterparty being able to perform as agreed; some of these instruments are traded in off-exchange markets where it may be more difficult to liquidate a position, assess the value or risk of a position, or establish a fair price; and
- Forward foreign exchange contracts are subject to changes in currency exchange rates and contract value;
- Exchanges and other regulatory bodies may restrict transactions in particular instruments and affect their value.

#### **G. Alternative Investments**

Certain portfolios may include interests in private investment funds and are referred to as alternative investments. Alternative investments may involve a higher degree of investment and other risks than other types of investments. These include (without limitation):

- Liquidation of positions in alternative investments may be difficult in a short time frame – many managers have the right to defer redemptions;
- Valuation of alternative investments rely on individual managers assessing valuation of often illiquid portfolios, and valuation methodologies of managers may change from time to time; and
- Investments may be made in different countries which could involve cross-border risk including currency controls, taxes, exchange-rate fluctuations and lack of regulation.

#### **H. Commodities**

Commodities, which are typically invested in through the use of financial derivative instruments, are assets that have tangible properties, such as oil, metals, and agricultural products. Commodities and commodity-linked securities and derivatives may be subject to heightened risks and may be affected by overall market movements, changes in interest rates, and other factors such as weather, disease, embargoes, and international economic, regulatory and political developments, as well as the trading activity of speculators and arbitrageurs in the

underlying commodity. The commodity markets (including the markets for commodity-linked securities and derivatives) may be subject to a degree of volatility that may prove higher than in fixed income and equity markets due to their sensitivity to the development of commodity prices and their substantial exposure to emerging markets.

#### **I. Currency Risk**

A portfolio that includes investments denominated in currencies other than the reference currency for the Account involves added risks, including losses caused by fluctuations in foreign exchange rates, devaluation of non-reference currencies, or actions by a government or any other party which make it difficult or impossible to convert a non-reference currency to the reference currency or to return funds to the jurisdiction for the servicing of the Account. A decline in the value of the relevant currency as compared to the reference currency would reduce the value of the investments denominated in such currency, even if it was otherwise a profitable investment.

#### **J. Quantitative Models**

Certain portfolios or strategies may include the use of various third-party or proprietary quantitative investment models. The use of quantitative models may involve risk:

- There may be deficiencies in the design or execution of these models, and investments selected using such models may perform differently than expected.
- These models may not operate as expected due to technical issues in the construction and implementation of the models, including, for example, issues relating to externally supplied data that may be utilized in such models or disruptions to key computing or communication technologies that are used to run these models.
- The effectiveness of such a model may diminish over time, including as a result of changes in the market and changes in the behavior of other market participants.

Operation of a model may result in negative performance, including returns that deviate materially from historical performance. Additionally, commonality of holdings across quantitative money managers may amplify losses, particularly in the event of an adverse market disruption.

#### **K. Preferred Stocks and Hybrid Securities**

Preferred stocks and hybrid securities may include provisions that permit the issuer, at its discretion, to defer distributions for a stated period without any adverse consequences to the issuer. A portfolio that includes a preferred stock or hybrid security that is deferring its distributions may be required to report income for tax purposes even though it has not yet received such income. Some preferred stock and hybrid securities are non-cumulative, meaning that the dividends do not accumulate and need not ever be paid. Preferred stock and hybrid securities may be substantially less liquid than many other securities, such as common stocks. Generally, preferred stocks and hybrid security holders have no voting rights with respect to the issuing company unless preferred dividends have been in arrears for a specified number of periods, at

which time the security holders generally may elect a number of directors to the issuer's board. Typically, once all the arrears have been paid, the security holders no longer have voting rights. In certain varying circumstances, an issuer of preferred stock or hybrid securities may redeem the securities prior to a specified date. For instance, for certain types of preferred stock or hybrid securities, a redemption may be triggered by a change in federal income tax or securities laws. A redemption by the issuer may negatively impact the return of the security held in a portfolio.

#### **15. Lending Relationship.**

**General.** Citibank or its subsidiaries or affiliates may from time to time have a commercial lending relationship with you, including, but not limited to, a loan, line of credit or borrowing in connection with off-exchange market (commonly referred to as over-the-counter or OTC) derivatives trading, via the execution of an ISDA Master Agreement and related Credit Support Annex or other security agreement, that is secured by the assets in your Account(s) (in such capacity, Citibank together with its subsidiaries or affiliates being referred to collectively as the "Citibank Lender"). You authorize the Citibank Lender to make available to you general information regarding such commercial lending products. The terms of any such lending shall be mutually agreed between you and the Citibank Lender at the time of any such transaction. For the avoidance of doubt, to secure repayment of any such lending and payment of the interest due on any amount borrowed, Citibank will treat assets in your Account(s) as collateral to support such lending (the "Lending Program"). You may use borrowed funds as you decide, including to fund investments in your Account(s).

#### **Risks of Participating in the Lending Program and Conflicts of Interest.**

Participation in the Lending Program carries significant risks and presents potential and actual conflicts of interest for Citibank. The decision to use leverage in your Account(s) rests with you and should be made only if you understand the risks of margin borrowing, the impact of the use of borrowed funds on an account, and how the use of margin may affect your ability to achieve your investment objectives. The risks and conflicts of interests that may arise from your participation in the Lending Program include, without limitation:

- **Borrowing to Invest Increases Risk of Loss.** Positive or negative performance of leveraged Account(s), net of interest charges and other Account fees, will be enhanced by virtue of using borrowed money. Gains or losses in leveraged Account(s) relative to the net value of Account(s) will be greater than would be the case with unleveraged Account(s). As a result, borrowing money to invest creates a greater degree of risk of loss than investments in unleveraged Account(s).
- **Returns May Be Insufficient to Cover the Cost of Borrowing.** Participation in the Lending Program may result in losses to you if you invest the proceeds in your Account(s) and the revenue or returns from your Account(s) are not sufficient to cover the interest Citibank charges on the amount you borrowed.

- **Suitable Investments for Borrowed Funds Generally May Be Riskier.** Citibank has an incentive to select investments to secure sufficient revenue or returns to cover interest payments on Citibank's loans. This incentive may cause Citibank to recommend investments for a leveraged Account with a greater potential for higher returns, and a corresponding higher potential for volatility and risk of loss, than would be the case in unleveraged Account(s).
- **Performance Reports or Account Statements Will Not Show the Effect of Leverage.** Reports or account statements showing investment performance of any Account(s) will not reflect the cost or effect of leverage on the performance of any investment funded with borrowed money from Citibank or from any third party. The use of leverage to conduct investment activity increases your exposure to risk. Using leverage increases volatility and therefore small movements in notional value may materially impair the value of the investment. Further, the cost of leverage will reduce income and gains on investments funded with loan proceeds.
- **Citibank and Its Personnel Have a Financial Incentive to Recommend Participation in the Lending Program.** Participation in the Lending Program benefits Citibank and/or its employees. Since Citibank receives advisory fees based on the level of assets in an Account, Citibank may receive higher fees from clients that increase the size of their Account(s) through participation in the Lending Program. Citibank also collects interest from clients who participate in the Lending Program. Since participation in the Lending Program will result in interest payments to an affiliate and/or increased advisory fees to Citibank, Citibank and/or its employees have a financial incentive to recommend that you participate in the Lending Program and invest those borrowed amounts in your Account(s) (thus incurring the risks described in this document).
- **Citibank Will Put Its Interest as a Creditor First.** As your investment adviser, Citibank is required to put your interests ahead of the interests of Citibank and its employees. If you participate in the Lending Program, however, Citibank will have a proprietary interest in your Account(s) assets as a result of the pledging of the assets for the loan and interest due, and will be your creditor. Citibank will act in its best interests, which may be adverse to your interests.
- **You May Be Required to Deposit Additional Amounts in Your Account(s) to Cover Losses.** If the assets in your Account(s) lose value, the value of the collateral supporting your loan and interest payments also decreases. If this happens, Citibank will ask you to meet collateral obligations (a "margin call"). To maintain adequate collateral, you may need to deposit additional assets into your Account(s). If you are unable or unwilling to deposit additional amounts, Citibank may sell or assign assets in your Account(s) to repay the loan.
- **The Margin Call Process May Inflict Substantial Harm to Your Account(s).** During the margin call process, Citibank will act in its sole discretion to protect its interests and may act in a manner that is not in your best interests. Citibank may sell assets in your Account(s) without notifying you,

and your consent is not required for Citibank to sell assets. Citibank may decide, in its sole discretion, which assets to sell and the timing and venue of the sales. In these circumstances, securities often are sold into a market that is declining, so the prices obtained for the securities may be less than favorable and losses will be realized.

- **Citibank Will Not Act as Investment Adviser to You with Respect to the Liquidation of Securities Held in Your Account(s) to Meet a Margin Call.** As a result of margin sales, you may be left with more concentrated positions in your Account(s), including in illiquid securities, than would be the case if Citibank were managing the sales of securities to protect your interests rather than Citibank's interests as lender. The resulting Account(s) investments may not be suitable for you or otherwise meet the requirements for participation in a particular program, and your Account(s) may be terminated from a program as a result. Citibank may, at any time and without notice, increase margin requirements for the Lending Program or change terms of the Lending Program.

**Acknowledgement and Consent.** By signing this Agreement, you:

- Confirm your understanding of the conflicts that arise in connection with a lending relationship with the Citibank Lender, including those described above, and favor the ability to engage the Citibank Lender in such a relationship even though it gives rise to conflicts of interest.
- Agree that the Citibank Lender will earn interest on and take and enforce security interests relating to the assets in an Account, and may otherwise profit from such lending relationship.
- Acknowledge and agree that any lending relationship with the Citibank Lender is separate and distinct from the relationship established with Citibank through an Account.
- Agree that the loan proceeds may be used for further investment with Citibank which could generate additional fees or other revenue for Citibank.
- Acknowledge that investment decisions made with respect to the loan proceeds may subject your overall investment portfolio to a higher risk profile than originally established in an Account and accept any attendant losses that may occur with such higher risk.
- Acknowledge that the Citibank Lender shall be entitled to enforce all its creditor's rights with respect to any such loan even though such enforcement may result in realization of losses in an Account.
- Authorize the Citibank Lender to make available general information to you regarding commercial lending products and to engage in such lending transactions at your request as described above.
- Authorize Citibank to propose investment ideas that, if funded at your direction through loan proceeds from a separate lending relationship with the Citibank Lender secured by an Account, may lead to a higher risk profile for your overall investment portfolio.

## 16. Additional Terms And Conditions.

You have chosen to participate in one or more Citi Private Bank Programs, and to retain one or more of Citibank and CGMI to perform investment advisory services in connection with such Programs with respect to one or more Accounts. Certain services may also be provided by affiliates of Citibank and CGMI, including Citigroup and other Citigroup affiliated businesses. The following Additional Terms and Conditions shall apply to your Account(s):

### Valuation.

In computing the fair market value of any security or other investment in an Account, a security listed on a national securities exchange shall be valued, as of the valuation date, at the closing composite price (the consolidated tape price). Generally, the prices of bonds, particularly municipal bonds, are obtained from third-party quotation services, whose prices are based either on closing prices, the most recent trades of round lots of \$1 million, the mean between the bid and asking price of these lots, or a matrix based on interest rates for similar securities. As such, pricing may not reflect round lot/odd lot differentials (odd lots are anything smaller than \$1 million and can be as small as \$5,000 or \$10,000). On average, odd lot prices are lower than round lot prices. Accounts which are charged an asset-based fee should note that such fees are based upon round lot valuations. Where prices are not available from quotation services, Citibank (in the case of clients custodied with Citibank) or Clearing Firm (in the case of clients custodied with Clearing Firm) may use such prices that in Citibank's or Clearing Firm's judgment best reflect the market prices of the securities. In either case, neither Citibank nor Clearing Firm, as applicable, guarantees the accuracy of such prices. These prices should not be considered firm bids or offers, and may be subject to fluctuations due to lot size and market conditions. Any other securities or investments in an Account shall be valued in a manner determined in good faith by Citibank or Clearing Firm, as applicable, in their respective sole discretion, to reflect market value. Any such valuation should not be considered a guarantee.

In computing the fair market value of any security or other investment, it is possible that the valuations computed by Citibank may differ from the valuations performed by Clearing Firm. Accordingly, clients invested in the same portfolio may experience different valuations, depending upon whether Citibank or Clearing Firm computes the fair market value of securities and other investments in the portfolio.

For accounts where Citibank or Clearing Firm are not the custodian, the valuation of securities and other investments in an Account shall be provided by the custodian, and Citibank and Clearing Firm shall be entitled to rely on such valuations without verification.

### Changes; Additions and Withdrawals.

You may request, upon at least five (5) business days' notice to us, that assets in an Account be shifted from the then current portfolio to another portfolio, agreed upon between us, and we will implement such change as soon as is reasonably practicable. At any time, you may add assets to an

Account by giving us prior notice. Unless we agree otherwise, you may withdraw assets from an Account upon at least five (5) days' prior notice to us; provided, however, that you may not effect any partial withdrawal that would reduce the value of the Account below the investment minimum for the Program and/or portfolio management strategy in which the Account assets are invested. Any withdrawal of an amount from an Account which reduces the value of the assets below these minimums may be treated by us as a termination of the Account by you.

### Client Authority.

If you are an individual, you represent that you are of the age of majority. If this Agreement is entered into by a trustee or other fiduciary, such trustee or fiduciary represents that the services provided by us or our affiliate are within the scope of the services and investments authorized by the governing instruments of, and/or laws and regulations applicable to, you, and that said trustee or fiduciary is duly authorized to enter into this Agreement. If you are a corporation, the signatory on behalf of you represents that the execution of this Agreement has been duly authorized by all necessary and appropriate corporate action. You undertake to advise us or our affiliates of any event which might affect your authority to participate in, or the propriety of, this Agreement. You warrant that any securities delivered to Citibank or Clearing Firm are free of any encumbrances, including constructive liens.

If you are the custodian of an account established under the Uniform Gifts to Minors Act (UGMA) or the Uniform Transfers to Minors Act (UTMA), you represent and agree that all transactions, trading and disbursements made pursuant to your instructions are in compliance with the applicable UTMA/UGMA state law and are solely for the benefit of the custodial beneficiary including, without limitation, any transfer to you. As custodian, you acknowledge that you are responsible for providing, and have provided, accurate information regarding the custodial beneficiary, the applicable age of majority, the state where the gift was given, and the nature of and other information about the gift or the assets in the UGMA or UTMA account, in each case in compliance with the applicable laws in the state you designated. You acknowledge that in the event you have not designated a state in which the gift was given, then the UTMA or UGMA laws, as applicable, of New York state shall apply. You acknowledge that the assets in the account are owned by the custodial beneficiary and that once the custodial beneficiary has reached the applicable age of majority, that as custodian, you will be restricted from providing instructions regarding transactions, trading or distributions from the UGMA/UTMA account and that, if the account is linked to any other account, such linkages may be disabled. You also acknowledge that, as custodian, you are responsible for the transfer and delivery to the custodial beneficiary of the assets in the account promptly upon the custodial beneficiary reaching such age of majority. You agree on your own behalf and on behalf of the custodial beneficiary (i) that CGMI is not responsible for damages of any nature resulting from delays, failures, omissions or errors relating to any transactions, trading or disbursements in such account and (ii) to indemnify and hold harmless CGMI, its officers,

employees, agents, successors and assigns against any and all claims or liabilities in connection with any instruction, transaction, trading or disbursement from any UTMA or UGMA account for which you are the custodian, including, but not limited to, liability resulting from any claim by the custodial beneficiary. You agree that this indemnity is unlimited and shall be binding upon you and the custodial beneficiary's heirs, successors and assigns.

Unless you advise us to the contrary, in writing, and provide Citi with a letter of approval from your employer, where required, you represent that you are not an employee of any exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member of any exchange, or of a member firm or member corporation registered on any exchange, or of any corporation, firm or individual engaged in the business of dealing, either as a broker or as principal, in securities, bills of exchange, acceptances or other forms of commercial paper. You further represent that no one except those signing this Agreement has an interest in any Account.

You represent and warrant that you are applying to open the Account of your own volition, that you have requested the necessary account opening documents to be forwarded to you from us and that we have taken no action in your country of residence to induce you to open an Account unless through properly licensed or qualified personnel or entities.

You are aware that there may be investment opportunities that are not available to you in local markets and that you are not likely to learn of these opportunities unless informed of them by us. By signing this Agreement, you confirm that you wish for us to inform you at the mailing address you have specified, or such address as you may notify us of from time to time, of such opportunities whenever we deem appropriate and provide you with periodic global market information, research and wealth structuring strategies that we may consider to be of interest to you. If an Account has been introduced to Citibank and Clearing Firm by an introducing broker, neither Citibank nor Clearing Firm shall be liable for the acts or activity of the introducing broker.

#### **Trading and Execution Services.**

You hereby grant Citibank or CGMI, as applicable, and each Manager utilized in each Program you elect to participate in, but only to the extent provided in the PSA entered into by you in connection with each Program you have elected to participate in, a complete and unlimited discretionary trading authorization with respect to such Account and appoint Citibank or CGMI, as applicable, and each relevant Manager as agent and attorney-in-fact with respect to the same, but only to the extent provided in the PSA. Pursuant to any such authorization, Citibank or CGMI, as applicable, and each respective Manager selected by you may, in its sole discretion and at your risk, purchase, sell, exchange, convert, subscribe for, redeem and otherwise trade the investments in the Account as well as arrange for delivery and payment in connection with the above and act on behalf of you in all other matters necessary or incidental to the handling of the Account.

This power of attorney shall not be affected by your subsequent disability or incapacity. If, in the event of your death, Citibank,

CGMI or a Manager acts in good faith pursuant to this trading authorization without actual knowledge of your death, any action so taken, unless otherwise invalid or unenforceable, shall be binding on your successors in interest. Upon receipt of notice of your death by Citibank or CGMI, as applicable, the notified party will notify the relevant Citigroup entities, Clearing Firm, and applicable Managers and investment funds, and will cease all activity with respect to the affected Account(s) pending further instructions from the appropriate party representing your estate. However, Citibank, CGMI, any relevant Citigroup entity, and any Manager or investment fund shall still be authorized to complete any transactions open with respect to an Account as of the date of receipt of notice of death. This trading authorization is a continuing one and shall remain in full force and effect until terminated by you or Citibank or CGMI, as appropriate, in writing. The termination of this authorization will constitute a termination of this Agreement.

In the absence of written instructions to the contrary, unless legal restrictions otherwise require or would make execution impractical, and subject to Citibank's, CGMI's and each relevant Manager's obligation to seek best execution, you direct, as applicable to the Program and your Account, Citibank, CGMI and each relevant Manager to execute transactions for each such Account through or with:

- For Accounts in Programs advised by CGMI, as detailed in the relevant PSA: (i) CGMI and its affiliates; (ii) Clearing Firm; or (iii) one or more other broker-dealer not affiliated with CGMI, and enable CGMI and/or Clearing Firm to clear and settle transactions so executed on your behalf. For all such brokerage transactions executed for an Account, including brokerage transactions executed by broker-dealers other than CGMI or Clearing Firm, Clearing Firm shall perform clearance and settlement services on behalf of the Account. Transactions shall be executed through a broker-dealer other than CGMI and its affiliates or Clearing Firm only when CGMI or a Manager, as applicable, reasonably believes in good faith that such other broker-dealer will provide better execution than would be the case if the transaction were executed through CGMI or Clearing Firm.
- For Accounts in Programs advised by Citibank, as detailed in the relevant PSA: such brokers and dealers as Citibank determines, including brokers and dealers affiliated with Citigroup. For all such brokerage transactions executed for an Account, Citibank shall perform clearance and settlement services on behalf of the Accounts.

Where transactions are effected through Citibank, CGMI and their affiliates, they may act in the absence of instructions to the contrary from you, on an agency basis, to the extent permitted by law and subject to applicable restrictions, and will be entitled to compensation for its or their services.

In addition, with respect to certain transactions, including without limitation block trades in which Citibank, CGMI or a Manager aggregates securities purchases or sales for an Account with those of one or more other accounts of Citibank's, CGMI's or such Manager's clients, which aggregation may on occasion work to your disadvantage, Citibank, CGMI or such Manager may determine that best execution is more likely to



be achieved by having a broker-dealer other than Citibank, CGMI and its affiliates or Clearing Firm execute the transaction, even though such broker-dealer requires payment of a commission or commission equivalent to execute the transaction. If Citibank, CGMI or a Manager makes such a determination with respect to such a transaction, Citibank, CGMI or such Manager may cause an Account and, in the case of a block trade, any other included client accounts to pay the executing broker-dealer the commission or commission equivalent such broker-dealer requires, even though you also pay Citibank or CGMI, as applicable, a wrap fee under this Agreement.

In evaluating which broker-dealer will provide the best execution, Citibank, CGMI and each Manager will consider the full range and quality of a broker-dealer's services, which may include the value of research provided as well as execution capability, commission rate, financial responsibility, and responsiveness. Citibank, CGMI and each relevant Manager may select broker-dealers which provide Citibank, CGMI or such Manager with research or other transaction-related services and may cause you to pay such broker-dealer commissions for effecting transactions in excess of the commission other broker-dealers may have charged. Such research and other services may be used for Citibank's, CGMI's or such Manager's own or other client accounts to the extent permitted by law.

Pursuant to the provisions of Section 11(a) of the Securities Exchange Act of 1934, as amended (the "Exchange Act"), certain transactions effected by Citibank, CGMI or Clearing Firm for certain clients on a national or regional securities exchange may be executed with Citibank, CGMI and its affiliates or Clearing Firm only upon receipt of your consent. You specifically consent, in the absence of contrary instructions, to Citibank, CGMI and its affiliates or Clearing Firm acting as broker for your Account(s). Where transactions are effected through Citibank, CGMI or its affiliates or Clearing Firm, such parties may act, in the absence of instructions to the contrary communicated by you to Citibank, CGMI or an affiliate as described in Confirmations and Statements below, on an agency basis, to the extent permitted by law and subject to applicable restrictions.

In connection with transactions effected for an Account, you authorize us and each relevant Manager to establish and trade accounts in your, our, Clearing Firm's or such Manager's name, as applicable, with members of national or regional securities exchanges and the Financial Industry Regulatory Authority ("FINRA") including "omnibus" accounts established for the purpose of combining orders from more than one client.

You consent that some or all executions for your Account may be aggregated with executions effected for other clients of Citibank, CGMI, our affiliates, or Clearing Firm and be subsequently allocated to your Account at an average price. Your confirmations will identify when a transaction was effected at an average price, the average price at which it was effected, and if so, whether Citibank, CGMI or Clearing Firm acted as agent for the transaction. You may only rescind this consent by written instruction to us or an affiliate as described in Confirmations and Statements below.

You hereby grant Citi, Clearing Firm and each relevant Manager the authorization to effect "agency cross" transactions (i.e., transactions in which Citi, or any person controlling, controlled by or under common control with Citigroup, or Clearing Firm acts as broker for the party or parties on both sides of the transaction) with respect to your Account(s) to the extent permitted by law. You acknowledge that (i) Citibank, CGMI or their affiliates or Clearing Firm may receive compensation from the other party to such transactions, (ii) as such, we or Clearing Firm will have a potentially conflicting division of loyalties and responsibilities and (iii) your consent to "agency cross" transactions can be revoked at any time by written notice to us or an affiliate as described in "Confirmations and Statements" below.

In no event will Citi, Clearing Firm or a Manager be obligated to effect any transaction for you which we/they believe would be violative of any applicable state or federal law, rule or regulation, or of the rules or regulations of any regulatory or self-regulatory body, or any of their applicable policies or procedures.

All transactions entered into under this Agreement shall be subject to any applicable constitution, rules, regulations, customs and usages of the exchange or market and its clearinghouse, if any, where such transactions are executed, and to all applicable laws, rules and regulations of governmental authorities and self-regulatory agencies. Such reference to the "constitution, rules, regulations, customs and usages of the exchange" shall in no way be construed to create a cause of action arising from any violation of such constitution, rules, regulations, customs and usages. If any provision is enacted that would be inconsistent with any of the provisions of this Agreement, the provision so affected shall be deemed modified or superseded by the enactment, but the remaining provisions of this Agreement shall remain in effect.

You understand that Clearing Firm, for CGMI advised Programs, is the carrier of your securities accounts as clearing broker pursuant to a clearing agreement with CGMI. Until receipt from you of written notice to the contrary, Clearing Firm may accept from CGMI, without inquiry or investigation, (i) orders for the purchase or sale of securities and other property and (ii) any other instructions concerning your Account. Notices to you concerning your Account will go through CGMI, although direct notice to you with duplicate notice to CGMI may occur if market conditions, time constraints, or other circumstances require it.

Clearing Firm shall not be responsible or liable for any acts or omissions of CGMI or its employees. You understand that Clearing Firm provides no investment advice, nor does Clearing Firm give advice or offer any opinion with respect to the suitability of any transaction or order for the Account. You understand that CGMI is not acting as the agent of Clearing Firm and you agree that you will in no way hold Clearing Firm, its other divisions, and its officers, directors, and agents liable for any trading losses incurred by you.

#### **ERISA Clients.**

If Client is an employee benefit plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA",

and such Client being referred to as an "ERISA Client"), the signatory on behalf of the ERISA Client (i) represents that such signatory is a "named fiduciary" within the meaning of ERISA (or a person empowered by a named fiduciary) with the authority to appoint an "investment manager" for the ERISA Client within the meaning of Section 402(c)(3) of ERISA; (ii) hereby appoints CGMI or Citibank, as applicable under the relevant Program PSA, to serve as investment manager for the ERISA Client; and (iii) pursuant to such signatory's authorization under the terms of the ERISA Client's plan documents, hereby further appoints CGMI or Citibank, as applicable under the relevant Program PSA, as a "named fiduciary" within the meaning of ERISA to the extent either CGMI or Citibank, as applicable, has been granted discretion under this Agreement to select investments on behalf of the ERISA Client. CGMI and Citibank each represent to the ERISA Client that, with respect to the performance of their respective duties under this Agreement, they are each a "fiduciary" as that term is defined under ERISA. Client understands that the foregoing representation shall not apply to any assets not contained in the Account.

#### **Foreign Exchange Transactions.**

If you fund one or more Accounts with cash other than in the reference currency for that Account, you authorize us to conduct any foreign exchange transactions as we deem necessary to manage that Account. Funding in other than the reference currency for that Account or in assets other than cash may cause delays in investing funds in the selected Program. You agree that we may conduct such foreign exchange transactions with ourselves or other Citigroup affiliates, that such transactions will be effected at the prevailing exchange rate as determined by the entity effecting the transaction in its sole discretion, and that, if a foreign exchange transaction is effected through a Citigroup affiliate, such affiliate may receive a fee or commission in connection with the transaction. You agree to assume all risks associated with such foreign exchange and currency conversions. If you select one or more Programs whose investment techniques include investments outside the United States, you authorize the Manager to effect any related foreign exchange transactions through us or any Citigroup affiliate, to the extent permitted by law.

#### **Confirmations and Statements.**

Confirmations of all transactions executed in an Account will be sent to you as specified by you in this Agreement. In addition, you will receive a statement for each Account no less frequently than quarterly (which will also identify the cash sweep selection). Statements and certain other documentation related to an Account will be sent to you by either us or Clearing Firm. We reserve the right to correct errors on any Account statement sent to you. You agree that statements shall be conclusively deemed accurate as stated unless you notify us in writing within thirty (30) days of receipt that the information contained in a statement is inaccurate. Such notice must be sent by you in writing, if to (i) Citibank: addressed to Citibank, N.A., New York Branch, and to transmitted through your Citi Private Bank representative or other Citigroup representative who handles your Citibank accounts or to any future address we

may designate, and (ii) CGMI: addressed to Citigroup Global Markets Inc., 388 Greenwich Street, New York, NY 10013. Failure to so notify us shall preclude you from asserting at any later date that such transaction was unauthorized, and any subsequent claim with respect to such confirmation or statement by you will be barred, if permitted under applicable law.

CGMI and/or Citibank, as applicable (either directly or through Clearing Firm), will also send you a periodic report showing Account positions and activity (including income received and rights conferred in respect of investments) and performance (which will also be measured against a benchmark or benchmarks provided in the report). You may instruct CGMI and/or Citibank, as applicable, to consolidate the report for more than one Account with the same entitlement name.

#### **Grant of Lien; Pledge of Accounts.**

You agree that all property which you own or in which you have an ownership interest, whether individually, jointly or in the name of another person or entity, which at any time may be in Citibank's or CGMI's or their affiliates' possession or control (either directly or through Clearing Firm) for any purpose, including safekeeping, shall be subject to a continuing security interest, lien and right of set-off for the discharge and satisfaction of any debts or obligations however arising that you may owe to Citibank, CGMI, their affiliates and/or Clearing Firm at any time and for any reason. This includes any accounts you may have with Citibank that may be linked to the Account. Citibank, CGMI, their affiliates and/or Clearing Firm may at their discretion hold such property until your debts or obligations to Citibank, CGMI, their affiliates and/or Clearing Firm are fully satisfied, or Citibank, CGMI, their affiliates and/or Clearing Firm may apply such property and the proceeds of the liquidation of such property toward the satisfaction of your debts and obligations and you will remain liable to Citibank, CGMI, their affiliates and/or Clearing Firm for any deficiency. In enforcing this security interest, Citibank, CGMI, their affiliates and/or Clearing Firm shall have the discretion to determine which property is to be sold and the order in which it is to be sold and shall have all the rights and remedies available to a secured party under the New York Uniform Commercial Code. Without Citibank's, CGMI's or their affiliates' prior written consent, you will not cause or allow any assets held in the accounts subject to this security interest, whether now owned or hereafter acquired, to be or become subject to any liens, security interests, mortgages or encumbrances of any nature other than this security interest. Securities and other property held in your retirement account(s) maintained by Clearing Firm, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy your indebtedness or other obligations to Citibank, CGMI, their affiliates and/or Clearing Firm related to your retirement account(s). Notwithstanding the foregoing, if you are an ERISA client or a retirement plan or account subject to the Code (a "Retirement Plan Client"), then the security interest provided for herein shall apply only to the property and/or account owned by such ERISA client or Retirement Plan Client (i.e., no cross-collateralization is permitted).

Without limiting the generality of the foregoing, you hereby authorize Citibank, CGMI, their affiliates and/or Clearing Firm to automatically liquidate any holdings in the money market fund or other appropriate cash sweep selection designated by us from time to time, as described above, to cover any of your indebtedness or obligations to Citibank, CGMI, their affiliates and/or Clearing Firm, including non-trade related debts. Citibank, CGMI, their affiliates and/or Clearing Firm are further authorized to liquidate any other property held in the accounts subject to this security interest to satisfy any such indebtedness or obligations whenever Citibank, CGMI, any affiliate and/ or Clearing Firm (in its discretion) considers it necessary for its protection.

“Property” as used anywhere in this Agreement shall include, but not be limited to, investment property, securities accounts, securities of all kinds, money, savings deposits, certificates of deposit, bankers’ acceptances, commercial paper, options, commodities, and contracts for the future delivery of commodities or relating to commodities or securities, and the distributions, proceeds, products and accessions of any of the above. All property held in a securities account shall be treated as a financial asset under Article 8 of the New York Uniform Commercial Code.

#### **Wire Transfers.**

You agree that if you utilize any services to receive or issue funds by wire (wire transfers), you are responsible for the issuance of accurate and complete instructions in relation to said wire transfers and you will hold Citibank, CGMI, their affiliates, and Clearing Firm harmless from all liabilities if you fail to fulfill this responsibility. You further agree that should you incur a loss in connection with a wire transfer as a result of negligence on the part of Citibank, CGMI, their affiliates, or Clearing Firm, their liability, as applicable, will be limited to the actual amount of the misdirected or misapplied funds and no other damages of any other nature including consequential damages will be recoverable.

#### **Fund and Asset Transfers.**

If you wish to instruct Citibank or CGMI to transfer funds or assets from any Account (i) to other accounts internally within Citi or externally with other financial institutions, or (ii) to issue foreign exchange drafts or cashier’s checks (such transfers hereafter referred to as “Transactions”), you agree that any such Transaction will be subject to the following terms and conditions.

You authorize Citibank or CGMI, as applicable, to act on any of your instructions to execute Transactions that it receives in person or in writing (original or facsimile) from any one of your authorized account signers or from any one of your designated representatives identified as such by you to your Citi Private Bank representative or other Citigroup representative (authorized signers and designated representatives are collectively hereafter referred to as “Authorized Parties”). You agree that we may rely upon the information you provide in connection with your instructions to us to execute Transactions on your behalf and that any errors in that information, including misidentification of recipient(s), incorrect or inconsistent account names and

numbers and misspellings, are your responsibility. We will follow security procedures designed for your and our protection to verify that your instructions have been properly authorized. The security procedure we follow depends on the method you choose to give your instructions: generally, signature verification of an Authorized Party for Transactions made in writing. We will verify written instructions received by facsimile transmission, in an amount determined by us from time to time, by call or callback to an Authorized Party (except as provided in (iii) later in this paragraph). If we are unable to verify your instructions or are not satisfied with the verification we receive, we will not execute the Transaction. We will NOT make a verification call in the case of instructions given (i) in person, (ii) by original writing, (iii) in any manner to transfer funds between accounts maintained with us that have identical account titles, taxpayer identification numbers and authorized signers, or (iv) by facsimile in amounts less than the amount determined by us from time to time. You agree to be bound by any instructions to transfer funds that we receive and verify to the extent verification is required in accordance with the procedures outlined above.

When you instruct us to execute an external funds transfer, you must select a financial institution as the recipient bank for the transfer. For transfers within the United States, the recipient bank must be a member of the Federal Reserve System, CHIPS (Clearing House Interbank Payment System) or a correspondent bank of such a member. You may request either that the funds be deposited in a particular account at the recipient bank or that the funds be held at the recipient bank for your recipient. The recipient bank will be responsible for following your instructions and for notifying the recipient that the funds are available. If you identify a recipient by name and account number, the recipient’s bank may pay the funds to the person identified by the account number, and your payment will be final even if the account number provided does not correspond to your recipient. (The recipient bank is not obligated to verify that the account number belongs to your recipient.) Once the funds are transferred to the recipient bank, the funds become the property of the recipient bank, and the recipient bank is responsible to locate, identify and make payment to your recipient. Any losses resulting from an incorrect account number or other misidentification of your recipient are your responsibility, and not our responsibility.

External funds transfers to recipients within the United States are made only in US dollars. For funds transfers to a recipient and recipient bank in any other country, the transfers will be made in the currency of that country, unless you choose to send US dollars. For local currency funds transfers, we will convert your US dollars to the local currency at the then current exchange rate offered by us for similar transactions, which will include a fee to us for exchanging the currency. If you request us to transfer US dollars to your recipient, we cannot guarantee that your recipient will be able to receive US dollars, because the laws of the country in which the recipient bank is located may restrict such a transfer. If your transfer must be converted to the local currency, the recipient bank may charge a fee for this exchange. Transfers to locations outside the United States may be subject to legal and regulatory limitations imposed



by the United States or foreign nations. To make external funds transfers, we use a variety of banking channels and facilities but will ordinarily use electronic means. You agree that we may choose any conventional means that we deem suitable to transfer your funds to your recipient. Because we do not maintain banking relations with every bank, it may be necessary for us to use one or more intermediary banks before your funds are transferred to the recipient bank. Once we transmit your instruction to an intermediary bank, it will be that bank's responsibility to ensure that your instruction is executed. You understand that the actual amount that your recipient receives may be reduced by charges imposed by the intermediary and/or recipient bank, including those for processing your funds transfer or for exchanging currency.

You may recall, amend or cancel your external funds transfer instruction only if (i) we receive such request at a time that provides us a reasonable opportunity to act upon your request, (ii) the funds have not already been made available to your recipient, and (iii) the recipient bank otherwise agrees to such recall or amendment of your funds transfer. If the recipient bank confirms that the funds are returnable and the funds are returned to us by the recipient bank, we will return the funds to you. The amount that is returned to you may be less than you originally transferred because of our service charges or service charges of the recipient bank. Your refund will be in US dollars. If your funds transfer was in a foreign currency, your US dollar refund will be at the exchange rate offered by us for similar transactions on the date the funds are returned. We reserve the right to reject your funds transfer instruction if you have insufficient available funds in your account, your instruction is incomplete or unclear or we are unable to fulfill your instruction for any other reason. While we will handle your external funds transfer instruction as expeditiously as possible, you agree that we will not be responsible for any delay, failure to execute or mis-execution of your instruction due to circumstances beyond our reasonable control, including, without limitation, any inaccuracy, interruption or delay in transmission or failure in the means of transmission, whether caused by strikes, power failures, equipment malfunctions or acts or omissions of any intermediary bank or recipient bank. WE MAKE NO WARRANTIES, EXPRESS OR IMPLIED, WITH RESPECT TO ANY MATTER IN CONNECTION WITH EXTERNAL FUNDS TRANSFERS.

You understand that although it is our practice to notify you promptly of incoming funds to your account(s), we are not obliged to do so. You agree that, within thirty (30) days after you receive notification that your Transaction has been executed, you will notify us of any errors, delays or other problems related to your instruction. In the event that it is determined your Transaction is delayed or erroneously executed as a result of our error, our sole obligation to you is to pay or refund such amount as may be required by applicable law. In no event shall we be responsible for any consequential or incidental damages or expenses in connection with your instruction. Any claim for interest payable by us shall be at our published savings account rate in effect in the state (including the District of Columbia) of execution of the funds transfer. In any event, if you fail to notify us of any claim concerning a Transaction within one year from the date that you receive

notification that the Transaction has been executed, any claim by you will be barred under applicable law.

In consideration of our agreement to act upon funds transfer requests in the manner provided in this Agreement, you agree to indemnify, defend and hold us harmless from and against any and all claims, suits, judgment, executions, liabilities, losses, damages, costs and expenses – including reasonable attorneys' fees (collectively, "Losses") – in connection with funds transfers made pursuant to this Agreement. This indemnity will not be effective to relieve and indemnify us against Losses resulting from our gross negligence or willful misconduct.

#### **Services Provided by Affiliates.**

As the context so requires, references in this Agreement to Citibank or CGMI also refer to any affiliates, or business units of such affiliates, to which Citibank or CGMI has delegated any rights or obligations set forth in this Agreement (collectively, the "Affiliated Service Providers"). To the extent that either Citibank or CGMI has delegated any such rights and obligations to any Affiliated Service Provider, such Affiliated Service Provider and/ or its employees will perform certain of the services described herein and a portion of the fee will be paid to such Affiliated Service Provider and/ or its employees in connection with those services provided under this Agreement. When an Affiliated Service Provider provides services under this Agreement, any notifications made by you may be made to the Affiliated Services Provider which in turn will notify CGM or Citibank, as applicable.

#### **Affiliates Revenue Sharing Disclosure.**

Citigroup is dedicated to adhering to applicable laws and regulations and ensuring transparency with respect to our dealings with our clients, customers or counterparties (each, a "counterparty" or "you") in all markets in which we operate. We want you to know that for transactions and services contemplated by any agreement you may have, now or in the future, with a Citi company ("Citi Contracting Company"), an affiliate may provide product and sales services ("Services"), together with the services provided by the Citi Contracting Company, to you. Each affiliate provides such Services on its own behalf. The Citi companies (including any Citi Contracting Company and any such affiliate) have previously agreed to share revenue in respect of these transactions and services based on the respective contributions by such Citi companies, including the provision by such affiliate(s) of Services. Accordingly, a portion of the revenue received by the Citi Contracting Company from you under the transactions and services is allocable to such affiliate(s) and is received by the Citi Contracting Company on behalf of such affiliate(s). For a list of affiliates providing Services in specific countries, please see <https://www.citibank.com/icg/docs/Affiliates.pdf>.

#### **Severability.**

If any provision of this IMA shall be held or made invalid by a statute, rule, regulation, decision of a tribunal or otherwise, the remainder of the IMA shall not be affected thereby and, to this extent, the provisions of the IMA shall be deemed to be severable.

## Miscellaneous.

You acknowledge that we may suspend investment management and/or trading in an Account (i.e., freeze the Account) if we determine in our sole discretion that it is appropriate to do so, including because (i) of a change in the model in a model driven Account, (ii) an investment change was initiated and a deposit or withdrawal is pending, (iii) securities were transferred into or out of the Account, (iv) of expired tax forms or other incorrect information, or (v) of an error correction. Under certain circumstances fees will continue to be charged on the frozen Account. This ability to freeze your Account is in addition to our ability to freeze an Account as described in "Conflicting Demands/Disputes" above.

Our failure to insist at any time upon strict compliance with any term of this Agreement, or any delay or failure on our part to exercise any power or right given to Citibank or CGMI in this Agreement, or a continued course of such conduct on our part shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to us in this Agreement are cumulative and not exclusive of any other rights or remedies which we otherwise have.

You understand that none of Citibank, CGMI, their affiliates, or Clearing Firm shall be liable for losses caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, terrorist acts, strikes or other conditions, commonly known as "acts of God," beyond Citibank's, CGMI's or Clearing Firm's control.

You represent and warrant that in conjunction with an Account and any other account(s) that you maintain at Citi at any time, you will utilize such account(s) solely for lawful purposes and will remain aware of, and fully comply with, all applicable laws, rules and regulations governing the use of such account(s) including, but not limited to, laws, rules and regulations, in your or any other jurisdiction, relating to taxation, foreign exchange or capital controls and reporting or filing requirements that may apply as a result of your country of citizenship, domicile, residence or taxpaying status. You agree that neither we nor Clearing Firm can advise or counsel you as to the existence or applicability of any particular law, rule and/or regulation and that you are solely responsible for remaining aware of, and complying with, all such laws, rules and regulations.

You agree that nothing in this Agreement or any other agreement entered into between you and us or any written or oral communications between you and us, Clearing Firm or our or its respective affiliates constitutes advice relating to tax or to the suitability from a tax planning perspective of any strategy or investment or to your compliance with any applicable laws, rules and/or regulations. In furtherance of the foregoing, you acknowledge that you will consult with your own tax advisor and/or counsel regarding any potential tax or regulatory issues prior to investing, and throughout its participation, in the Program.

## 17. Taxes

We (either directly or through Clearing Firm) will be responsible for all U S tax withholding and reporting with

respect to your Account(s). If you are a US tax payer, you must provide Citibank or CGMI, as applicable, with the appropriate valid, current US Internal Revenue Service Form W-9. If you are not a US tax payer, you must provide Citibank or CGMI, as applicable, with the appropriate valid, current US Internal Revenue Service Form W-8BEN. Citibank or CGMI (either directly or through Clearing Firm), as applicable, will withhold US taxes with respect to the Account to the extent required by US law, based upon your US status for US tax purposes, and will remit such taxes to the appropriate US governmental authority. If you are not a US tax payer, and you do not have a valid, current Form W-8BEN on file with Citibank or CGMI, as applicable, substantial US withholding tax will be deducted from your Account(s). In addition to US tax withholding, you acknowledge that Citibank or CGMI (either directly or through Clearing Firm), as applicable, may withhold any tax in any jurisdiction to the extent required by law, and may remit such taxes to the appropriate government authority.

If you are a US person for tax purposes, this Agreement must be accompanied by an original signed IRS Form W-9-Request for Taxpayer Identification Number and Certification. If you are not a US person for tax purposes, this Agreement must be accompanied by an original signed IRS Form W-8BEN-Certification of Foreign Status of Beneficial Owner for United States Withholding (or other appropriate W-8 form).

## 18. DISCLOSURE OF INFORMATION

In order to bring you the range of services provided in connection with the management of an Account and Account assets, by signing this Agreement you hereby consent to the sharing and retention of information about you, each Account and each Account's assets and transactions among us and our affiliates, their agents, applicable investment managers, counterparties and support service providers, wherever located and to the extent required to provide these services. You understand and accept that information about you and each Account includes information about the beneficial owner(s) of an Account, which is a trust, private investment company or other entity. Such information may be shared among offices located in different countries, including but not limited to: (i) jurisdictions where Account assets are held; (ii) jurisdictions in which and through which transactions are effected; and

(iii) jurisdictions where any Manager and underlying affiliated and unaffiliated portfolio managers or fund managers conduct their activities. These countries may have differing laws relating to the degree of confidentiality afforded client information, and shared information can become subject to the laws and disclosure requirements of such countries, including disclosure to governmental bodies, regulatory agencies and private persons, as a result of applicable governmental or regulatory inquiry, court order or other similar process. In addition, a number of countries have agreements with other countries providing for exchange of information for law enforcement, tax and other purposes. Therefore, you hereby agree to waive, to the extent permitted by applicable law, any rights you may have under any secrecy or data protection laws of any relevant jurisdictions.

# Client Relationship Agreement

## CGMI Advised Account Limited Brokerage Agreement

**THIS PORTION OF THE AGREEMENT IS ONLY APPLICABLE TO CGMI ADVISED PROGRAM ACCOUNTS; IT DOES NOT APPLY TO CITIBANK ADVISED PROGRAM ACCOUNTS.** This portion of the Agreement is referred to as the CGMI Advised Account Limited Brokerage Agreement (the "CGMI Limited Brokerage Agreement"), which shall only be effective and applicable to those clients who are participating in a Program for which Citigroup Global Markets Inc. provides advisory services, as detailed in the Product Specific Agreement for each such Program. Capitalized and defined terms used in this CGMI Limited Brokerage Agreement and not defined elsewhere in this Agreement shall have the meanings set forth in this CGMI Limited Brokerage Agreement and shall only apply to this CGMI Limited Brokerage Agreement. In consideration of CGMI opening one or more accounts for you, and CGMI agreeing to act as introducing broker-dealer for you in the purchase or sales of securities, commodities, options and other property and Clearing Firm agreeing to act as clearing broker for your securities account (excluding your commodities account, if any) and where applicable for the extension of credit, it is agreed in respect to any and all such accounts, which you now have or may at any future time have with CGMI or its direct or indirect subsidiaries and affiliates or their successors or assigns, that:

### GENERAL TERMS

1. All transactions entered into under this CGMI Limited Brokerage Agreement shall be subject to any applicable constitution, rules, regulations, customs and usages of the exchange or market and its clearinghouse, if any, where such transactions are executed by CGMI or its agents and to all applicable laws, rules and regulations of governmental authorities and self-regulatory agencies. Such reference to the "constitution, rules, regulations, customs and usages of the exchange" shall in no way be construed to create a cause of action arising from any violation of such constitution, rules, regulations, customs and usages. If any provision is enacted that would be inconsistent with any of the provisions of this CGMI Limited Brokerage Agreement, the provision so affected shall be deemed modified or superseded by the enactment, but the remaining provisions of this CGMI Limited Brokerage Agreement shall remain in effect. This CGMI Limited Brokerage Agreement constitutes the full and entire understanding between the parties with respect to the provisions herein and there are no oral or other agreements in conflict herewith, provided, however, that a Product Specific Agreement shall control (unless noted otherwise herein) if there are any inconsistencies between the terms of this CGMI Limited Brokerage Agreement and the respective Product Specific Agreement for a Program account. CGMI may amend this CGMI Limited Brokerage Agreement by providing advance written notice to you. This may include adding to or changing certain provisions

in whole or in part. You will be deemed to have accepted and agreed to these amended terms by maintaining your CGMI account after receiving such notice. CGMI may provide this notice by letter, an entry on or accompanying your CGMI statement, electronic message or any other means chosen by CGMI. CGMI retains sole discretion in determining whether any terms and conditions of this CGMI Limited Brokerage Agreement may be otherwise waived or modified as well as how such waiver or modification will be documented.

You understand that Clearing Firm is the carrier of your securities accounts (excluding your commodities accounts, if any) as clearing broker pursuant to a clearing agreement with CGMI. Until receipt from you of written notice to the contrary, Clearing Firm may accept from CGMI, without inquiry or investigation, (i) orders for the purchase or sale of securities and other property (excluding commodities), and (ii) any other instructions concerning said accounts. Clearing Firm shall not be responsible or liable for any acts or omissions of CGMI or its employees. You understand that Clearing Firm provides no investment advice, nor does Clearing Firm give advice or offer any opinion with respect to the suitability of any transaction or order. You understand that CGMI is not acting as the agent of Clearing Firm and you agree that you will in no way hold Clearing Firm, its other divisions, and its officers, directors, and agents liable for any trading losses incurred by you.

2. You agree that all property which you own or in which you have an ownership interest, whether owned individually, jointly or in the name of another person or entity, which at any time may be in your possession or control for any purpose, including safekeeping, shall be subject to a continuing security interest, lien and right of set-off for the discharge and satisfaction of any debts or obligations however arising that you may owe to CGMI and/or Clearing Firm at any time and for any reason. This includes any of your Citibank accounts, including those which may be linked to your account. CGMI and/or Clearing Firm may at its discretion hold such property until your debts or obligations to CGMI and/or Clearing Firm are fully satisfied or CGMI and/or Clearing Firm may apply such property and the proceeds of the liquidation of such property toward the satisfaction of your debts and obligations and you will remain liable to CGMI and/or Clearing Firm for any deficiency. In enforcing this security interest, CGMI and/or Clearing Firm shall have the discretion to determine which property is to be sold and the order in which it is to be sold and shall have all the rights and remedies available to a secured party under the New York Uniform Commercial Code. Without prior written consent of CGMI, you will not cause or allow any of the collateral held in your account(s), whether now owned or hereafter acquired, to be or become subject to any liens, security interests, mortgages

or encumbrances of any nature other than CGMI's security interest. Securities and other property held in your retirement account(s) maintained by Clearing Firm, which may include IRAs or qualified plans, are not subject to this general lien and such securities or other property may only be used to satisfy your indebtedness or other obligations to CGMI and/or Clearing Firm related to your retirement account(s).

Without limiting the generality of the foregoing, you hereby authorize CGMI and/or Clearing Firm to automatically liquidate any money market mutual fund shares or withdraw any bank deposit balances available to your account(s) (either from your linked bank account or bank deposit program accounts, if any) from time to time to cover any of your indebtedness or obligations to CGMI and/or Clearing Firm including non-trade related debts. CGMI and/or Clearing Firm are further authorized to liquidate any other property held in your account(s) to satisfy any such indebtedness or obligations whenever in our discretion CGMI and/or Clearing Firm consider it necessary for its protection.

"Property" as used anywhere in this CGMI Limited Brokerage Agreement shall include, but not be limited to, investment property, securities and commodities accounts, securities of all kinds, money, savings deposits, certificates of deposit, bankers' acceptances, commercial paper, options, commodities, and contracts for the future delivery of commodities or relating to commodities or securities, and the distributions, proceeds, products and accessions of any of the above. All property held in a securities account shall be treated as a financial asset under Article 8 of the New York Uniform Commercial Code.

3. If you instruct us to sell an equity security that we designate as a "long" sale, and we are unable to deliver the security to the purchaser as a result of your failure to provide the security to us, you acknowledge that we are required by law to purchase (i.e., "buy-in") a security of like kind and quantity from a third party in order to deliver the security to the purchaser. You understand that in these circumstances, we will not borrow or otherwise acquire the security to make delivery to the purchaser unless: (i) in advance of such sale, we knew, or you informed us, that you owned the security and would deliver it to us prior to the scheduled settlement for the sale, and you failed to make such delivery, or (ii) a securities exchange or securities association permits us to borrow or otherwise acquire the security. You agree to be responsible for any loss which we may sustain through a buy-in, borrowing or other acquisition, and any premiums, interest or other costs which we may be required to pay as a result of such buy-in, borrowing or acquisition, or the inability to make a buy-in, borrowing or acquisition.

Notwithstanding any other provision of this Agreement, for any of your transactions deemed subject to Article 7 of Regulation (EU) No 909/2014 ("CSDR"), you understand that in connection with the requirements of CSDR, CGMI may be charged cash penalties ("Cash Penalties") in

connection with CGMI's provision of custody or other services which relate to a transaction that fails to settle. In addition, CGMI may receive payments of cash penalties ("Penalty Credits") in connection with such settlement fails. You understand and agree that, except as provided in another written agreement between us or unless prohibited by applicable law, any such Penalty Credits received by CGMI shall be for CGMI's account only and that you shall not be entitled to receive any Penalty Credits. Upon your request, CGMI shall use reasonable efforts to provide you with the details of any Cash Penalties paid and Penalty Credits received by CGMI which relate to those services provided to you.

You agree that if you utilize any services to receive or issue funds by wire (wire transfers), you are responsible for the issuance of accurate and complete instructions in relation to said wire transfers and you will hold us and Clearing Firm harmless from all liabilities if you fail to fulfill this responsibility. You further agree that should you incur a loss in connection with a wire transfer as a result of negligence or other activities on the part of us or Clearing Firm, the liability of CGMI or Clearing Firm as applicable will be limited to the actual amount of the misdirected or misapplied funds and no other damages of any other nature including consequential damages will be recoverable.

We may charge your account(s) with such usual and customary charges as we may determine to cover our services and facilities, including, but not limited to, custody, transaction and termination fees. In addition, we may charge an inactivity fee which, once charged, shall be nonrefundable. You will promptly pay CGMI any deficiency that might arise in your account(s). You understand and agree that a finance charge may be charged on any debit balance in any cash account you have with CGMI in accordance with terms described in the CGMI literature previously provided to you and any subsequent modifications thereto which will be provided to you. We may transfer excess funds between any of your accounts (including commodity accounts) for any reason not in conflict with the Commodity Exchange Act or any other applicable law. If any transactions are effected on an exchange in which a foreign currency is used, any profit or loss as a result of a fluctuation in the exchange rate will be charged or credited to your account(s).

4. Communications may be sent to the mailing address on file with us, or at such other address as you may hereafter give in writing or by other means acceptable to us, and all communications so sent, whether by mail, electronically or otherwise, shall be deemed given to you personally, whether actually received or not. CGMI reserves the right to change your address for both mailing and records purposes if we receive information from the United States Postal Service or any other third party who we believe in our sole discretion is authorized to make such changes or who has actual knowledge of your current address. You acknowledge that the rules of the Securities and Exchange Commission require that certain communications be sent



to you rather than an agent acting on your behalf. You warrant that the address currently on file with us is an address where you personally receive communications unless it is the address of a qualified custodian as defined by the Securities and Exchange Commission. Transactions entered into for your account(s) shall be confirmed in writing to you where required by applicable law or regulation. In addition, CGMI shall provide you with periodic statements reflecting activity in such account(s). You agree that transactions reflected on such confirmations and statements shall be conclusively deemed accurate as stated unless you notify CGMI in writing within thirty (30) days of receipt that the information contained in such confirmation or statement is inaccurate. Such notice must be sent by you to CGMI by letter to Citigroup Global Markets Inc., 388 Greenwich Street, New York, NY 10013, ATTN: Service Center. Failure to so notify CGMI shall also preclude you from asserting at any later date that such transaction was unauthorized.

To the extent permitted by law, CGMI may monitor and/or record telephone conversations between you and CGMI, its employees or agents, and monitor your electronic communications with CGMI.

You authorize CGMI at our discretion to obtain reports and to provide information to others concerning your credit standing and your business conduct. We may ask credit reporting agencies for consumer reports of your credit history. Upon your request we will inform you whether we have obtained any such consumer reports and if we have, we will inform you of the name and address of the consumer reporting agency that furnished the reports to us.

5. You hereby represent that you are of the age of majority. Unless you advise us to the contrary, in writing, and provide us with a letter of approval from your employer, where required, you represent that you are not an employee of any exchange, or of any corporation of which any exchange owns a majority of the capital stock, or of a member of any exchange, or of a member firm or member corporation registered on any exchange, or of any corporation, firm or individual engaged in the business of dealing, either as a broker or as principal, in securities, bills of exchange, acceptances or other forms of commercial paper. You further represent that no one except those signing this CGMI Limited Brokerage Agreement has an interest in your account.

If your account has been introduced to CGMI and Clearing Firm by an introducing broker, neither CGMI nor Clearing Firm shall be liable for the acts or activity of the introducing broker.

You further represent and warrant that in conjunction with this account and any other account(s) that you maintain at CGMI at any time, that you will utilize said account(s) solely for lawful purposes and will remain aware of, and fully comply with, all applicable laws, rules and/or regulations governing the use of said account(s) including, but not limited to, laws, rules and/or regulations relating

to taxation, exchange or capital controls and reporting or filing requirements. You agree that CGMI and Clearing Firm cannot advise or counsel you as to the existence or applicability of any particular law, rule and/or regulation and that you are solely responsible for remaining aware of, and complying with, all such laws, rules and/or regulations. You agree that nothing in this or any other agreement entered into between you and CGMI or any written or oral communications between you and CGMI, Clearing Firm or their respective affiliates, constitutes advice relating to tax or to the suitability from a tax planning perspective of any strategy or investment or to your compliance with any applicable laws, rules and/or regulations. You further represent and warrant that you are applying for one or more accounts with CGMI of your own volition, that you have requested the necessary account opening documents to be forwarded to you from CGMI and that CGMI has taken no action in your country of residence to induce you to open an account unless through properly licensed or qualified personnel or entities.

You are aware that there may be investment opportunities that are not available to you in your local markets and that you are not likely to learn of these opportunities unless informed of them by CGMI. By signing this Brokerage Agreement, you confirm that you wish CGMI to inform you at the mailing address you have specified, or such address as you may notify CGMI from time to time, of such opportunities whenever CGMI deems appropriate and provide you with periodic global market information, research and wealth structuring strategies that we may consider to be of interest to you.

## 6. Arbitration

**This CGMI Advised Account Limited Brokerage Agreement contains a pre-dispute arbitration clause. By signing an arbitration agreement, the parties agree as follows:**

- **All parties to this CGMI Limited Brokerage Agreement are giving up the right to sue each other in court, including the right to a trial by jury, except as provided by the rules of the arbitration forum in which a claim is filed.**
- **Arbitration awards are generally final and binding; a party's ability to have a court reverse or modify an arbitration award is very limited.**
- **The ability of the parties to obtain documents, witness statements and other discovery is generally more limited in arbitration than in court proceedings.**
- **The arbitrators do not have to explain the reason(s) for their award, unless, in an eligible case, a joint request for an explained decision has been submitted by all parties to the panel at least 20 days prior to the first scheduled hearing date.**
- **The panel of arbitrators may include a minority of arbitrators who were or are affiliated with the securities industry.**

- **The rules of some arbitration forums may impose time limits for bringing a claim in arbitration. In some cases, a claim that is ineligible for arbitration may be brought in court.**
- **The rules of the arbitration forum in which the claim is filed, and any amendments thereto, shall be incorporated into this CGMI Advised Account Limited Brokerage Agreement.**

**You agree that all claims or controversies, whether such claims or controversies arose prior, on or subsequent to the date hereof, between you and CGMI and/or you and Clearing Firm and/or any of CGMI's or Clearing Firm's present or former officers, directors, or employees concerning or arising from (i) any account maintained by you with CGMI and/or Clearing Firm individually or jointly with others in any capacity; (ii) any transaction involving CGMI and/or Clearing Firm or any predecessor firms by merger, acquisition or other business combination and you, whether or not such transaction occurred in such account or accounts; or (iii) the construction, performance or breach of this or any other agreement between you and CGMI, or you and Clearing Firm, any duty arising from the business of CGMI or Clearing Firm or otherwise, shall be determined by arbitration before, and only before the Financial Industry Regulatory Authority ("FINRA").**

**No person shall bring a putative or certified class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until: (i) the class certification is denied; (ii) the class is decertified; or (iii) the customer is excluded from the class by the court.**

**Such forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this CGMI Advised Account Limited Brokerage Agreement except to the extent stated herein.**

7. The provisions of this CGMI Limited Brokerage Agreement shall be continuous, shall cover individually and collectively all accounts which you may open or reopen with CGMI, and shall inure to the benefit of CGMI's and Clearing Firm's present organizations, and any successor organizations or assigns including by any merger, consolidation, or otherwise, and CGMI and/or Clearing Firm may transfer your accounts to their respective successors and assigns; and shall be binding upon your heirs, executors, administrators, assigns or successors in interest. Should any term or provision of this CGMI Limited Brokerage Agreement be deemed or held to be invalid or unenforceable, the remaining terms and provisions shall

continue in full force and effect. Except for statutes of limitation applicable to claims, this CGMI Limited Brokerage Agreement and all the terms herein shall be governed and construed in accordance with the laws of the State of New York without giving effect to principles of conflict of laws. The statute of limitations applicable to any claim shall be that which would be applied by the courts of the state in which you reside or if you do not reside in the United States, the statute of limitations shall be that which would be applied by the courts in the state where the CGMI office servicing your account(s) is located.

8. You understand that CGMI or Clearing Firm may in CGMI's and Clearing Firm's sole discretion prohibit or restrict trading of securities or substitution of securities in any of your accounts. CGMI and Clearing Firm have the right to terminate any of your accounts (including multiple owner accounts) at any time by notice to you, including, without limitation, any account which remains unfunded after account opening. The provisions of this CGMI Limited Brokerage Agreement shall survive the termination of any account.
9. CGMI's failure to insist at any time upon strict compliance with any term of this CGMI Limited Brokerage Agreement, or any delay or failure on CGMI's part to exercise any power or right given to them in this CGMI Limited Brokerage Agreement, or a continued course of such conduct on their part shall at no time operate as a waiver of such power or right, nor shall any single or partial exercise preclude any other further exercise. All rights and remedies given to CGMI in this CGMI Limited Brokerage Agreement are cumulative and not exclusive of any other rights or remedies which CGMI otherwise has.
10. You understand that neither CGMI nor Clearing Firm shall be liable for losses caused directly or indirectly by government restrictions, exchange or market rulings, suspension of trading, war, terrorist acts, strikes or other conditions, commonly known as "acts of God," beyond CGMI's or Clearing Firm's control.
11. From time to time CGMI may at CGMI's discretion make loans available to you through Clearing Firm for a purpose other than purchasing, carrying or trading in securities. Such loans will be made in a good-faith account established pursuant to Federal Reserve Board Regulation T. The minimum and maximum amount of any particular loan may be established by CGMI in CGMI's discretion regardless of the amount of collateral delivered to CGMI and CGMI may change such minimum and maximum amounts from time to time. You agree not to use the proceeds of any such loan to purchase, carry or trade in securities. You also agree not to use any such loan proceeds directly or indirectly to repay other debt that you incur for the purpose of purchasing, carrying or trading in securities.

## **ADDITIONAL TERMS FOR MULTIPLE PARTY ACCOUNTS**

### **Sections 12 through 14 apply only to multiple party accounts.**

12. If this is a multiple party account, in consideration of CGMI and/or Clearing Firm and successors carrying a multiple party account for the undersigned, each of you agrees to be jointly and severally liable for said account and to pay on demand any debit balance or losses at any time due in this account. Any of you have full power and authority to make purchases and sales, including short sales, to withdraw monies and securities from, or to do anything else with reference to your account, either individually or in your joint names, and you acknowledge and agree that CGMI and CGMI's successors are authorized and directed to act upon instructions received from any of you and to accept payment and securities from any of you for the credit of this account. Notwithstanding the ability of each of you to control the account individually, you understand and agree that CGMI may, at CGMI's sole option, require written instructions signed by all account owners when payments or transfers are requested. Any and all notices, communications sent to any of you shall be binding upon all, and may be given by mail or other means of communication. You hereby declare this account to be a joint tenancy with rights of survivorship unless you instruct CGMI to establish another form of multiple ownership by executing a tenancy in common agreement, community property agreement, partnership agreement or other applicable agreement evidencing the desired form of ownership.
13. Each of you agrees to hold CGMI and Clearing Firm harmless from and indemnify each against any losses, causes of action, damages and expenses arising from or as the result of CGMI and Clearing Firm following the instructions of either or any of you. CGMI or Clearing Firm, in their sole discretion, may at any time suspend all activity in the multiple party account pending instructions from a court of competent jurisdiction or require that instructions pertaining to the multiple party account or the property therein be in writing signed by both or all of you. CGMI shall be entitled to recover from the account or from any of you prior to distribution of the funds or property therein such costs as it may incur, including reasonable attorney fees, as the result of any dispute between or among you relating to or arising from the account.
14. Each of you agrees that, in the event of the death of either or any of you, the survivor or survivors shall immediately give CGMI written notice thereof, and CGMI may, before or after receiving such notice, take such actions, require

such papers, inheritance or estate tax waivers, retain such portion of the account and restrict transactions in the account as CGMI may deem advisable to protect CGMI against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of either or any of you who shall have died shall be liable and each survivor shall continue to be liable, jointly and severally, to CGMI for any net debit balance or loss in said account in any way resulting from the completion of transactions initiated prior to the receipt by CGMI of the written notice of the death of the decedent, or incurred in the liquidation of the account or the adjustment of the interests of the respective parties. If this account contains rights of survivorship, in the event of the death of either or any of you, all assets in the account shall pass to and be vested in the survivor or survivors on the same terms and conditions as previously held, without in any manner releasing the decedent's estate from the liabilities provided for herein. The estate of the decedent(s) and the survivors hereby jointly and severally agree to fully indemnify and hold harmless CGMI from all liability for any taxes which may be owed in connection therewith or any claims by third parties.

### **Retirement Plans.**

#### **15. Retirement Plans: Section 408(b)(2) Disclosure Acknowledgment and Consent.**

If you are a retirement plan subject to the Employee Retirement Income Security Act of 1974, as amended ("ERISA"), by signing below, you acknowledge that you reviewed the CGMI "ERISA Section 408(b)(2) Disclosure Document Brokerage Services" (the "Section 408(b)(2) Disclosure Document") made available to you reasonably in advance of your deciding to establish this account, and that you have made an independent decision that the fees and other compensation are reasonable for the services being provided by CGMI and Citigroup Inc., Citibank, NA and/or other Citigroup affiliates and subsidiaries (collectively referred to as "Citi"). By signing below, you also consent to CGMI and Citi updating or changing the Section 408(b)(2) Disclosure Document by posting updated documents and/or notices at <http://citi.com/investorinfo/advisoryprivacy/408b2disclosures.html> under the link "Citi Private Bank Brokerage 408(b)(2) Disclosure Document" under the header "Guide to Information Required by Section 408(b)(2) Regulation" and you acknowledge that it is your responsibility to check the website periodically for such updates.

# Client Relationship Agreement

## Agreement and Acknowledgement

### European Union (EU) General Data Protection Regulation 2016/679 (GDPR).

GDPR and/or UK Data Protection Legislation may apply to how we use personal data of European Economic Area (EEA), UK, Switzerland or Jersey residents or if personal data in relation to any product or service you enter into with us is processed by a Citi entity based in the EEA, UK, Switzerland or Jersey, The Citi Private Bank EMEA Privacy Statement <https://www.privatebank.citibank.com/home/citi-private-bank-privacy-and-security.html> sets out further information in relation to this and other data protection related matters. In the event GDPR and/or UK Data Protection Legislation applies to your personal data, the Citi Private Bank EMEA Privacy Statement will control regardless of any conflicting product or service terms. If you provide us with another individual's personal data you agree to inform them that the Citi Private Bank EMEA Privacy Statement is provided at <https://www.privatebank.citibank.com/home/citi-private-bank-privacy-and-security.html> in the event GDPR and/or UK Data Protection Legislation may apply to their personal data because they are an EEA, UK, Switzerland or Jersey resident or their personal data is processed by a Citi entity based in the EEA, UK, Switzerland or Jersey.

**Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA).** By signing this Agreement, you represent that neither you nor any other person who has an ownership interest in or authority over this account(s) knowingly owns, operates or is associated with a business that uses, at least in part, the Internet to receive or send information that could be used in placing, receiving or otherwise knowingly transmitting a bet or wager in violation of UIGEA.

**SPECIAL NOTE FOR NON-US ACCOUNTS:** With respect to assets custodied by Citibank or Clearing Firm, you acknowledge that income and capital gains or distributions to you from the Account(s) may be taxable in your home jurisdiction. Furthermore, interest paid to Citibank or Clearing Firm under this Agreement may be subject to withholding tax in your home jurisdiction. You acknowledge that it is your obligation to pay such withholding tax, if applicable. You further acknowledge to Citibank, CGMI and Clearing Firm that you have taken your own tax advice in this regard.

### Knowledge and Suitability.

Prior to opening an account, we are required by regulation to (i) obtain certain information from you; and (ii) provide you with certain disclosure documents, including for Citigroup Global Markets Inc. ("CGMI") a copy of CGMI's Form ADV, a regulatory disclosure document mandated by the rules of the Securities and Exchange Commission. You acknowledge that you have provided

information directly to your Citi Private Bank representative, which has been incorporated into your Investment Objective & Suitability form ("IOS"), which IOS has been or will be provided to you. You agree to immediately notify your Citi Private Bank representative if any of the information in the IOS is inaccurate or becomes inaccurate. You further acknowledge and agree that prior to signing this Investment Management Agreement, with respect to any CGMI advised accounts, you received and reviewed an electronic copy of CGMI's Form ADV by accessing it online at the following address: [www.privatebank.citibank.com/adv.htm](http://www.privatebank.citibank.com/adv.htm) under the link "CPB (CGMI) CLIENT CGMI ADV."

**IMA:** By signing this Agreement, you acknowledge that you have read, understand and agree with all the terms in the IMA, including but not limited to "Lending Relationship" and "Investment Risks."

### CGMI ADVISED ACCOUNT LIMITED BROKERAGE AGREEMENT (Only Applicable to CGMI Advised Programs):

If you have selected a Program for which CGMI provides advisory and brokerage services, you will be required to enter into the CGMI Advised Account Limited Brokerage Agreement contained in this Agreement. In consideration of CGMI accepting an Account for you, and Clearing Firm agreeing to carry said Account, by signing below you acknowledge that you have read, understand and agree to the terms of the CGMI Advised Account Limited Brokerage Agreement in Sections 1 through 11. If this is a multiple party account, you further acknowledge that you have read, understand and agree to the terms of the CGMI Advised Account Limited Brokerage Agreement in Sections 12 through 14. By signing below you acknowledge that you have read, understand and agree to Section 15, Retirement Plans: Section 408(b)(2) Disclosure Acknowledgment and Consent. By signing below, you agree to review and be bound by the terms contained in the Welcome Book or other disclosures you receive at the time your Account is opened, receipt of which you acknowledge. By signing this Agreement, which contains the CGMI Advised Account Limited Brokerage Agreement, you acknowledge that you have reviewed the pre-dispute arbitration provision in Section 6 on page 3.



**INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED • NOT A BANK DEPOSIT  
• NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY • NO BANK GUARANTEE • MAY LOSE VALUE**

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. In the US, brokerage products and services are provided by Citigroup Global Markets Inc. ("CGMI"), member SIPC; certain alternative investment products and services are also provided to Citi Private Bank clients by Citi Private Alternatives, LLC ("CPA") member FINRA, SIPC. CGMI Accounts are carried by Pershing LLC, member FINRA, NYSE, SIPC. CGMI, Citi Global Alternatives, LLC, CPA, and Citibank, N.A. are affiliated companies under the common control of Citigroup. Outside the US, brokerage products and services are provided by other Citigroup affiliates. Investment management services (including portfolio management) are available through CGMI, Citi Global Alternatives, LLC, Citibank, N.A. and other affiliated advisory businesses.

**SECURITIES INVESTORS PROTECTION CORPORATION® (SIPC®) INFORMATION**

For clients of CGMI, CPA, and other interested clients, information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at [sipc.org](http://sipc.org) or by telephone at (202) 371-8300. Investments maintained with Citibank, N.A., as custodian, are not covered by SIPC.

To understand the terms of dealing between you and Citigroup and its affiliates in connection with over-the-counter fixed income, currencies and commodities transactions, and the capacity in which Citi acts in those deals, please go to <https://www.privatebank.citibank.com/ivc/docs/spotfxdisclosurenotice.pdf>.

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CITIBANK, N.A. MEMBER FDIC

Item PBG700-IAA (Rev. 8/24)

Private Bank



# Investor Account Terms and Conditions

# Client Relationship Agreement

## Investor Account Client Agreement

### About This Agreement

This is an Agreement for a Citi Private Bank Investor Account. Please read it carefully. Together with your Client Relationship Agreement (“Application”), any confirmation that we provide you, prior to your enrollment in an Investor Account, describing specific provisions relevant to such Investor Account, as well as any special elections or instructions you may have provided in connection with such Investor Account (“Playback Confirmation”), and any other forms required by Citibank, N.A. (“Citibank”), this Agreement forms your Agreement with us in our capacity as custodian.

Under this Agreement, you authorize us to open on your behalf an Investor Account for the safekeeping of securities and other investments that you purchase and sell through Citibank or an affiliate based on your own investment decisions and instructions.

This Agreement is separate and apart from any other specific product agreements and specific transaction confirmations covering securities or other investments held or reflected in your Investor Account that you may enter into or receive from Citibank, acting in a capacity other than custodian, or from an affiliate of Citibank.

Securities, fund shares and other non-deposit investments purchased or held in your Investor Account are not FDIC insured; are not obligations of Citibank or any of its affiliates nor are they guaranteed by Citibank or any of its affiliates unless expressly so provided; may be subject to transfer restrictions; and are subject to investment risks including possible loss of the principal amount invested. Potential risks include, among others, losses caused by adverse market conditions, market volatility, limited liquidity, currency exchange controls or fluctuations and other market action. See also Incremental Risks under Non-US Securities Orders section below.

### General Definitions

Unless otherwise indicated in this Agreement, the words, “you,” “your,” and “yours” mean the applicant(s). The words “we,” “us,” and “our” mean Citibank, N.A. New York, 388 Greenwich Street, New York, NY 10013. “Citi” means Citigroup Inc., Citibank, Citigroup Global Markets Inc. (CGMI), Citi Global Alternatives, LLC, their branches, subsidiaries and affiliates, wherever located.

### Administrative Matters

All corporate reorganization, class action and proxy materials related to the securities in your Investor Account will be sent to you. You understand that you are expected to vote them in such a manner as you deem to be desirable and then send them to the issuing company. You relieve us of liability if corporate reorganization notices, class action notices and/or proxies inadvertently do not reach you. You further understand that due to the difficulty in obtaining proxies in regard to any non-US (i.e., foreign) securities, we will not provide you with such proxies, and you relieve us of all responsibility in connection therewith.

Transaction advices and/or confirmations of all securities transactions conducted through your Investor Account will be mailed to you.

Monthly statements showing your positions and individual transactions will be sent to you.

### Sweep Preference Options

At the end of each business day, all United States Dollars (“USD”) held in an Investor Account can be automatically swept to an interest or non-interest bearing deposit at Citibank or you may elect to have your USD cash balances swept into available money market mutual funds. By authorizing us to automatically sweep USD cash balances into your chosen money market mutual fund, you represent that the prospectus for the money market mutual fund you have chosen has been made available to you.

The selection you made in your Application or Playback Confirmation determines how any such cash balances will be held. If you did not make a selection, you will thereby have authorized us to hold your cash balances in an interest bearing deposit at Citibank. You authorize us to hold your cash balances in the vehicle selected in your Application or Playback Confirmation even though we derive a benefit or profit therefrom. You hereby authorize our receipt of such benefit or profit and expressly waive any special computation or accounting. You understand that the periodic statements of transactions in your Investor Account will describe the selected vehicle and report the interest, if any, earned thereon. If you hold foreign currency balances in your Investor Account, you understand and agree that such balances will be held in a non-interest-bearing account that is not subject to FDIC insurance.

With respect to the interest and/or non-interest bearing deposits, you should be aware of the limitations of FDIC insurance and you should know that:

- Any accounts held with Citibank, N.A. as interest or non-interest bearing USD deposits are FDIC insured deposit accounts of Citibank.
- Any other deposits, including checking accounts, savings accounts or certificates of deposit you maintain with Citibank in the same capacity, directly or through an intermediary such as a brokerage account, will be aggregated with your interest and/or non-interest bearing deposit balances for purposes of determining the extent of FDIC insurance coverage available to you.

**INVESTMENT PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

- If Citibank fails, the aggregated deposit accounts you maintain are insured, up to the applicable limit, for principal and interest accrued to the day Citibank is closed.
- It is your responsibility to monitor the total amount of deposits that you maintain with Citibank and to determine the extent of FDIC insurance coverage available to you. We shall have no responsibility to monitor your deposits.
- The FDIC website at [www.fdic.gov](http://www.fdic.gov) allows you to determine the amount of your deposits which are insured. For more information, please contact the FDIC directly at 1-877-ASKFDIC (1-877-275-3342).

With respect to money market mutual funds you may select as your sweep preference option or otherwise hold in your Investor Account, you should be sure to read the prospectus carefully before investing (you may obtain prospectuses for any of the money market mutual funds from your Citigroup representative or your independent investment advisor), and you should know that:

- Money market mutual funds are NOT FDIC insured.
- Unlike an insured bank deposit that promises its rate in advance, the historical yield and total return of securities reflect past performance only; yield and total return may fluctuate in the future.
- The value of your shares may fluctuate, and you may receive more or less than you paid depending on the market value of the shares when redeemed.
- Fund shares are not obligations of or guaranteed by Citibank or its affiliates.
- Citibank is investment advisor, subadministrator, and/or shareholder servicing agent for certain money market mutual fund families, and receives compensation for these services. Citibank or its affiliates receive a mutual fund support fee, or what has come to be known as a "revenue-sharing payment." These revenue-sharing payments are in addition to annual service fees (referred to as "12b-1 fees") and any other fees and expenses disclosed in a fund's prospectus fee table. They are also in addition to other expense reimbursement and service fees described herein.

## Joint Account

If your Investor Account is held as a joint account, you understand that you share ownership of the property in the account while you are alive and that upon the death of one of you the property in the account will belong solely to the survivor. However, either of you, acting alone, may give us instructions which we will follow without obtaining the consent of the other.

## Grant of Security Interest in Your Investor Account

You hereby represent and warrant that any securities delivered to Citibank to be held in your Investor Account are free of any encumbrances, including constructive liens. Your interest in your Investor Account and in the assets held therein may not be sold, pledged or otherwise transferred, except for pledges of your Investor Account and the assets held therein as collateral security for obligations to Citi or third-party collateral which has been accepted by Citi.

In order to secure all your present and future obligations to Citibank under this Agreement (including, but not limited to expenses or taxes) and all other present and future indebtedness or obligations to Citi that you may incur, secured by your Investor Account or the assets held therein, you hereby grant to Citibank, except where prohibited by law,

a first priority continuing lien and security interest in all of your right, title and interest in your Investor Account or other personal property of yours which is in our possession, but not limited to bank deposits and securities and all assets now or hereafter held in your Investor Account and all income and other proceeds and products thereof.

You agree that such liabilities or obligations may be satisfied by applying any of your personal property with us. We may apply funds in your Investor Account to satisfy such liabilities or obligations whether or not such liability or obligation is subject to a contingency.

In addition, you consent to Citibank and any subcustodians appointed by Citibank taking all actions necessary or desirable under all applicable laws to perfect and protect such lien or to enable Citibank to exercise and enforce its rights and remedies with respect to your Investor Account and the assets held therein. Specifically, for US law purposes, you acknowledge and agree that, to the extent that the assets in your Investor Account constitute "security entitlements" for purposes of Article 8 of the Uniform Commercial Code in effect from time to time in the State of New York, Citibank shall be the "entitlement holder" of such "security entitlement(s)." You also acknowledge and agree and hereby consent to subcustodians appointed by Citibank entering into an agreement with Citibank whereby such subcustodians of the assets (and for US law purposes as "securities intermediary") undertake to comply at all times solely with instructions or "entitlement orders," including transfer and withdrawal orders, originated by Citibank without further consent by you.

## Right of Offset

If you have present and future indebtedness or obligations to Citi, you agree that we may set off and apply funds, deposits, balances, debt, checks, assets, in any currency held for you or owed to you, by Citi (except those held in IRA, qualified plans and certain trust accounts), to satisfy or reduce your debt, without notifying you in advance. This is true whether the debt is incurred individually or jointly and whether or not your other assets are held individually or jointly. You agree that we may effect this set-off even though we have not demanded payment from you or your debt has not matured. This set-off right is in addition to our rights under applicable law and other agreements.

## Charges and Expenses

We may charge your Investor Account for all charges, expenses, disbursements and assessments incurred by us in connection with your Investor Account. If the balance of your Investor Account is insufficient to cover such payments, you hereby authorize us to charge any other account which you may have with Citi (except IRA, qualified plans and certain trust accounts).

Notwithstanding any other provision of this Agreement, for any of your transactions deemed subject to Article 7 of Regulation (EU) No 909/2014 ("CSDR"), you understand that in connection with the requirements of CSDR, Citibank may be charged cash penalties ("Cash Penalties") in connection with Citibank's provision of custody or other services which relate to a transaction that fails to settle. Citibank reserves the right, in its sole discretion, to charge you for such Cash Penalties. In addition, Citibank may receive payments of cash penalties ("Penalty Credits") in connection with such settlement fails. You understand and agree that, except as provided in another written agreement between us or unless prohibited by applicable law, any such Penalty Credits received by Citibank shall be for Citibank's account only and that you shall not be entitled to receive any Penalty Credits. Upon your request, Citibank shall use reasonable efforts to provide you with the details of any Cash Penalties paid and Penalty Credits received by Citibank which relate to those services provided to you.

From time to time market term interest rates may be negative for deposits held in certain currencies or central banking institutions may impose negative interest rates. As a result, your Investor Account holding a currency subject to a negative interest rate may be charged a Negative Interest Fee that takes into account, among other things, the market negative term interest rate or the negative interest rate imposed by central banking institutions and our costs to administer accounts. The Negative Interest Fee for your Investor Account will be calculated each day your Investor Account holds currency(ies) subject to a negative interest rate by multiplying your account balance by the Negative Interest Fee Rate for the applicable currency and dividing by 365. Negative Interest Fee Rates are subject to change daily and are determined by Citibank in our sole discretion. The Negative Interest Fee will be charged daily. Contact your Citi Private Bank representative to obtain the Negative Interest Fee Rates applicable to your Investor Account(s) or if you have questions regarding the Negative Interest Fee.

Currency	Description	Negative Interest Fee Rate*
CHF	Swiss Franc	1.00%
DKK	Danish Krone	0.86%
EUR	Euro	0.83%
JPY	Japanese Yen	0.25%
SEK	Swedish Krona	0.52%

\*Effective as of September 21, 2021. Subject to change daily.

## Capital Call Contributions

To prevent you from defaulting on capital call contribution obligations for investments held in your Citibank Investor Account, we may charge your Citibank Investor Account the amount of any such capital call contribution when due with or without prior notice to you. To the extent that the balance in your Citibank Investor Account is insufficient to cover a capital call contribution made on your behalf by Citibank as custodian, you hereby authorize us to charge any other account you may have with Citi.

## Revenue-Sharing Payments

If you use a mutual fund for the investment of cash balances in your Investor Account, Citibank and its affiliates may receive a mutual fund support fee, or what has come to be known as a "revenue-sharing payment." These revenue-sharing payments are in addition to annual service fees (referred to as "12-b 1 fees") and any other fees and expenses disclosed in the mutual fund's prospectus fee table.

What you should know about revenue-sharing payments:

- These payments are not made from fund assets, but instead are paid from the assets of a fund's investment adviser or other affiliate.
- Brokerage commissions that funds pay for portfolio trades are not used to offset any portion of these payments.

For mutual fund family offerings provided by Citibank, currently a mutual fund management company may pay Citi a revenue-sharing payment, calculated monthly, from 0.05% to 0.20% with respect to the assets of clients of Citi Private Bank invested in the applicable mutual fund. For more information regarding revenue sharing, please refer to a mutual fund's prospectus.

Additionally, affiliates of Citibank may receive compensation from certain funds in the form of commissions and other fees for providing traditional brokerage services, including related research and advisory support, and for the purchase and sale of securities for fund portfolios.

Citibank's affiliates also may receive other compensation from certain funds for financial services performed for the benefit of such funds.

You may obtain prospectuses for available mutual funds from your Citi Private Bank Representative or your independent investment advisor.

## AFFILIATES REVENUE SHARING DISCLOSURE

Citi is dedicated to adhering to applicable laws and regulations and ensuring transparency with respect to dealings with you in all markets in which Citi operates. We want you to know that for transactions and services under any agreement you may have, now or in the future, with a Citi company ("Citi Contracting Company"), an affiliate may provide product and sales services ("Services"), together with the services provided by the Citi Contracting Company, to you. Each affiliate provides such Services on its own behalf. The Citi companies (including any Citi Contracting Company and any such affiliate) have previously agreed to share revenue in respect of these transactions and services based on the respective contributions by such Citi companies, including the provision by such affiliate(s) of Services. Accordingly, a portion of the revenue received by the Citi Contracting Company from you under the transactions and services is allocable to such affiliate(s) and is received by the Citi Contracting Company on behalf of such affiliate(s). For a list of affiliates providing Services in specific countries, please see <https://www.citibank.com/icg/docs/Affiliates.pdf>.

## Types of Investments Suitable for Custody

You may hold the following types of investments in your Investor Account:

- company stocks and any type of debt instruments, including those managed, underwritten or arranged by Citi;
- warrants, depository receipts and other types of instruments related to company stocks or debt instruments;
- mutual funds, private investment funds and other collective investment vehicles (whether organized as corporations, partnerships, trusts or otherwise), including those managed, sponsored, advised or distributed by Citi;
- structured notes;
- foreign exchange transactions;
- securities options, securities indices, currencies or related derivative instruments;
- deposits, including those with Citi; and
- any other similar or related investments.

You understand that:

- our role is limited to serving as your custodian pursuant to the terms of this Agreement;
- we have no obligation to offer you advice or bring investment opportunities to your attention; and
- we accept no responsibility for any investment decisions you make.

## Securities Orders and Cash Investments Securities Orders – General

You may give instructions from time to time to an affiliate of Citibank or other parties to buy or sell securities on your behalf and we will assist you in those transactions by facilitating the transfer of funds or securities as a custodian in connection with the clearance and settlement of your transactions.

When we facilitate the transfer of funds or securities as custodian, you agree that:

- Each order you place whether through an affiliate of Citibank or a third-party is based on your or your financial advisor's independent evaluation of the risks and merits of the investment and determination that the security is consistent with your investment objectives, risk tolerance and financial capacity.
- You accept full responsibility for all risks and losses associated with the orders you place with an affiliate of Citibank or a third-party.
- Any affiliate of Citibank with which you place orders may act as a counterparty, principal, agent, underwriter or broker, even though we may have an interest therein and such affiliate of Citibank receives fees or other profits or benefits, in addition to any fees charged to your Investor Account.
- We assume no obligation with respect to the selection of the market in which your orders are executed by any affiliate of Citibank or any other third-party.
- We may register your securities in the name of our nominees or the nominees of any securities depository in which your securities may be held and we or such nominees may sign your name and guarantee your signature in order to transfer securities or certify the ownership of the securities to tax or other government authorities. Only securities owned by you will be placed in your Investor Account.
- We may, at our discretion, refuse to facilitate the settlement of a sale of a security, which is not in your Investor Account established pursuant to this Agreement. Further, if you sell a security, which is defective or not delivered for timely settlement, we may at our discretion purchase the security at your expense through an affiliate of Citibank to facilitate the settlement of the sale.
- We will not be responsible for any error, omission, default, or neglect of any broker or telecommunications firm or if any transaction is delayed and cannot be effected by reason of any cause beyond our control.
- You agree that with respect to any fractional shares that are received for credit to your Investor Account, an affiliate of Citibank may, at its sole discretion, buy fractional shares to round out to a full share.

## Securities Orders – Payment

For securities and any other investments purchased in connection with your Investor Account (including securities purchased by us to satisfy your orders to sell, as described above), you agree that you will have on the settlement date the full purchase price of the securities in US dollars in immediately available funds in your Investor Account, or such other account with us as we may agree upon with you at the time of the trade. If you do not, you will be in default in the payment of this debt obligation and we may, without further notice or demand and at our option in any order, charge any account you have with us and/or sell any assets held in your Investor Account or any other account with us (including the purchased securities) to recover the purchase price and any fees or charges in connection with the recovery. Should you not have sufficient cash or assets with us to satisfy this debt obligation, we may then seek to recover any deficiency from you.

## Non-US Securities Orders – Custody, Risks & Shareholder Disclosure

If you direct us to buy or hold securities of non-US (i.e., foreign) companies or other entities, you authorize us to hold these securities

in such foreign country where the principal trading market is located and, in connection therewith, to deposit these securities with a branch of Citibank or other US bank in such foreign country, a foreign bank acting as custodian or a foreign securities depository in which we participate, and to pay all fees and expenses attendant thereto even if these securities are deposited in a branch of Citibank. Incremental Risks: You understand that in addition to the standard risks of investing in securities, investment in non-US companies or entities could result in a substantial loss of principal due to foreign exchange risk or sovereign risk including, but not limited to, the devaluation of currency in which the security is denominated; or the imposition of foreign exchange controls restricting ownership of the security by non-citizens, currency conversion or the transfer of funds outside the foreign jurisdiction. A loss in value of such non-US investments could also occur if foreign exchange control regulations are imposed that make it difficult or impossible to convert the foreign currency to US dollars and/or return these foreign funds to us in the United States.

Under applicable law transposing Directive (EU) 2007/36/EC of the European Parliament and of the Council of 11 July 2007 on the exercise of certain rights of shareholders in listed companies, as amended (the "EU Shareholder Rights Directive II"), we may be required to provide specified information about a shareholder who owns shares that are admitted to trading on a regulated market in the European Union ("EU Exchange Traded Shares") of an issuer that has a registered office in the European Union ("EU Issuer"). Notwithstanding the nondisclosure option you elected during the account opening process or any other nondisclosure option that you may elect under our applicable privacy notices to you, if you are a shareholder of EU Exchange Traded Shares of an EU Issuer that we hold on your behalf in your Investor Account, by continuing to maintain your Investor Account with us, you consent to our disclosure of information about you (including your name, contact information, and number of EU Exchange Traded Shares owned by you) to the respective EU Issuer, as required pursuant to the EU Shareholder Rights Directive II.

## Foreign Exchange Transaction

You agree that we may facilitate foreign exchange transactions with Citibank or other Citigroup affiliates, that such transactions will be effected at the prevailing exchange rate as determined by the entity effecting the transaction in its sole discretion, and that, if a foreign exchange transaction is effected through a Citigroup affiliate, such affiliate may receive a fee or commission in connection with the transaction. You agree to assume all risks associated with such foreign exchange and currency conversions. Any loss which may occur as a result of the fluctuation of exchange rates is for your account. If you or your designated representative utilize investment techniques which include investments outside the United States, you authorize Citibank to effect any related foreign exchange transactions through Citibank or any Citigroup affiliate, and non-affiliated agents to the extent permitted by law.

## Restricted Transactions

In accordance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) and Regulation GG, certain transfers or payments through your Investor Account that may involve Internet gambling, as defined under the regulations, may be restricted. In addition, for non-U.S. tax resident clients, we will not act as a custodian for a security that requires withholding under section 871(m) of the United States Internal Revenue Code. In the event a security that in our sole determination may require such withholding is presented for settlement into your Investor Account (including as a result of a corporate action, such as



rights, or otherwise), we may reject any such settlement or require you to promptly sell such security or transfer it to another account at a third party institution. To the extent required or permitted by applicable law, you authorize us to pay, withhold or deduct from your Investor Account(s) the amount of any taxes that may be due in connection with such transaction, and you agree to be solely responsible for any taxes (reduced by the amount of any tax paid, withheld or deducted by us), costs or other expenses imposed, and within 30 days of paying the relevant taxing authority, you agree to provide us with an original or certified copy of a receipt or other evidence of such payment acceptable to us.

## Representations and Warranties

You acknowledge that you are solely responsible for, and that neither Citibank nor any affiliate has any responsibility for, your compliance with laws, regulations or rules applicable to your use of the services provided by us under this Agreement including, but not limited to, any laws, regulations or rules, in your or any other jurisdiction, relating to tax, foreign exchange and capital control, and for reporting or filing requirements that may apply as a result of your country of citizenship, domicile, residence or taxpaying status.

You certify that copies of all trust agreements, wills, court orders and other documents or agreements that you now or hereafter provide to Citibank are in full force and effect, genuine, complete, unaltered, and have not been modified, repealed or superseded.

In connection with the services being provided to you under this Agreement, you agree that Citibank can rely on the financial and other information provided by you or your designated representative to us from time to time. You are bound by instructions given by your designated representatives and authorized signers; any errors resulting from misinformation provided by your designated representatives and authorized signers are your responsibility and Citibank may accept instructions from designated representatives and authorized signers until your Citi Private Bank Representative is notified by original writing of any changes and Citibank has had sufficient time to act upon such notices.

If you are a retirement plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), by opening your Citibank Investor Account, your signature on the application and other account opening documents constitutes your acknowledgement that you reviewed the Citi Private Bank Investor Account ERISA Section 408(b)(2) Disclosure Document made available to you reasonably in advance of your deciding to open your Citibank Investor Account and that after your review, you made an independent decision that the fees and other compensation are reasonable for the services being provided by Citibank. Your signature further acknowledges that you consent to Citibank updating or changing the Disclosure Document by posting updated documents and/or notices at <http://citi.com/investorinfo/advisoryprivacy/408b2disclosures.html> and that it is your responsibility to check the website periodically for such updates.

## Canceling this Agreement and Closing Your Investor Account

You may cancel this Agreement after we receive your written request, allowing a reasonable time for us to take any steps necessary to implement it. This request will be processed at your expense.

We may close your Investor Account or terminate this Agreement at any time without prior notice to you. We may do so for any reason,

including potential or actual proceedings or investigations that involve you or your property. In addition, we may cancel part or all of this Agreement at any time without prior notice to you.

## Governing Law/Jurisdiction/Jury Waiver

This Agreement will be governed by the laws of the State of New York and by federal law as applicable. Any dispute in connection with this Agreement shall be adjudicated in a federal or state court located in the Borough of Manhattan, City and State of New York. You agree to submit to the jurisdiction of such courts for the determination of all issues in connection with this Agreement and irrevocably waive any objection to venue or inconvenient forum. You waive trial by jury in any such dispute.

By signing the Application and requesting an Investor Account, you affirm that you have received and read this Agreement, the prospectus for the money market mutual fund applicable to your selection in the Application or Playback Confirmation and any other form required by Citibank, and you agree to be bound thereby. Further, you agree to promptly notify us of any changes in the information you have provided us.

## Limitation of Liability

Citibank's liability to you for any loss or damage arising from or relating to this Agreement, regardless of the form of action, shall be limited to direct damages attributable to Citibank's own gross negligence, fraud or willful misconduct. In no event shall Citibank be liable for any punitive, indirect, consequential or special damages or lost profits, even if Citibank has been advised in advance of the possibility of such damages.

## Severability

If any provision of this Agreement is found to be invalid, illegal or unenforceable in any jurisdiction, the validity, legality and enforceability of the remaining provisions, or of such provision in any other jurisdiction, shall not in any way be affected or impaired. This Agreement shall be binding on you, your heirs, executors, legal representatives, successors and permitted assigns.

## Amendments

We reserve the right to change the terms and conditions contained in the Agreement, which may include adding to them or deleting certain provisions entirely or partially, without prior notice to you. We will give you prior notice of any amendment for which your consent is required by law and of any amendment for which prior notice is required by law. In addition, we will revise the Agreement from time to time to reflect these changes. Copies of the current Agreement will be available from your Citi Private Bank Representative. We suggest that you keep any notification of changes to the Agreement along with the rest of your Citibank Investor Account information. When we notify you of any changes, we may mail or deliver a notice, a statement message, or an electronic message to you at the last address we have on file for you. The Agreement supersedes all previous agreements and understandings between you and us with respect to the subject matter hereof.

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. All credit products are subject to credit approval. Custody services are provided by Citibank, N.A. In the U.S., brokerage products and services are provided by Citigroup Global Markets Inc. ("CGMI"), member SIPC; certain alternative investment products and services are also provided to Citi Private Bank clients by Citi Private Alternatives, LLC ("CPA"), member FINRA, SIPC. CGMI Accounts are carried by Pershing LLC, member FINRA, NYSE, SIPC. CGMI, Citi Global Alternatives, LLC, CPA, and Citibank, N.A. are affiliated companies under the common control of Citigroup. Outside the U.S., brokerage products and services are provided by other Citigroup affiliates. Investment management services (including portfolio management) are available through CGMI, Citi Global Alternatives, LLC, Citibank, N.A. and other affiliated advisory businesses.

**SECURITIES INVESTORS PROTECTION CORPORATION® (SIPC®) INFORMATION**

For clients of CGMI, CPA, and other interested clients, information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at [sipc.org](https://www.sipc.org) or by telephone at (202) 371-8300. Investments maintained with Citibank, N.A., as custodian, are not covered by SIPC.

To understand the terms of dealing between you and Citigroup and its affiliates in connection with over-the-counter fixed income, currencies and commodities transactions, and the capacity in which Citi acts in those deals, please go to <https://www.privatebank.citibank.com/ivc/docs/spotfxdisclosurenotice.pdf>.

Citigroup Inc., its affiliates, and its employees are not in the business of providing tax or legal advice to any taxpayer outside of Citigroup Inc. and its affiliates. These materials are 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.

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Private Bank



# Preferred Custody Services

**Terms and Conditions**



# PREFERRED CUSTODY SERVICES TERMS AND CONDITIONS

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Citi Private Bank Preferred Custody Services are offered to clients of Citi Private Bank – a business of Citigroup Inc. (“**Citigroup**”) that provides clients access to products and services worldwide through bank and non-bank affiliates of Citigroup. Unless otherwise indicated in these Terms and Conditions or in the Preferred Custody Services Account Application (“**Application**”), “**you**,” “**your**” and “**yours**” mean the person and/or entity named in the Application under “**Accountholder Information**,” as the owner or holder of each custody account established by you hereunder (each an “**Account**”). Where the context so admits, “**you**,” “**your**” and “**yours**” also refer to any representative designated to give us instructions on behalf of the holder(s) or owner(s) of the Account(s). All references in the Application and Terms and Conditions to “**Citibank**” mean Citibank, N.A. and its successors. All references to “**Citigroup**” mean Citigroup Inc., Citigroup’s affiliates and their successors, including Citibank, their branches and subsidiaries, wherever located. Unless otherwise indicated in the Application and Terms and Conditions, “**we**,” “**us**” and “**our**” mean Citibank, and where appropriate, Citi Private Bank (“**CPB**”) Preferred Custody Services, its successors and assigns, and capitalized terms have the meanings provided in the Application and Terms and Conditions.

The Application, together with these Terms and Conditions, establishes your private banking relationship with us, is hereinafter referred to as the “**Agreement**,” represents the entire agreement between us and you with regard to the services described herein and supersedes any previous agreement to the extent of any inconsistency or contrary provision. In the event of any inconsistency between the Agreement or any other document you have entered into with us with respect to the services and fees described herein, the provisions of the Agreement shall control. Citibank may from time to time introduce new or additional terms and conditions governing your relationship with Citibank hereunder or hereafter, and such terms and conditions, unless otherwise specified, shall be effective when forwarded to the address specified by you in the Application.

We can refuse to accept or renew this Agreement in our sole discretion and for any reason. We can also refuse to accept this Agreement until such time as you deliver the funds that will be administered into our custody. Unless otherwise instructed, your assets will remain in the form delivered prior to our acceptance of this Agreement. Collection and processing may delay our acceptance of this Agreement. We may at our discretion decline any asset(s) that you propose to deliver to be maintained in an Account.

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## SERVICES PROVIDED

### CUSTODY

Preferred Custody Services, a business unit of Citibank, shall act as your custodian (the “**Custodian**”) for Accounts referenced in this Agreement. The Custodian will assign a Custody Product Specialist to each Account.

The Custodian will maintain custody of the assets held in an Account. Such assets will be segregated from the general assets of the Custodian and the Custodian will maintain detailed records so that assets held in an Account can be identified and traced. For Global Custody Accounts (Accounts holding foreign currencies and/or foreign securities held and settled in foreign markets), the Custodian shall have the power and authority to appoint one or more subcustodians, including entities both affiliated and unaffiliated with Citigroup, to hold assets in an Account. You understand that Citibank may have an interest therein and such Citigroup affiliates may receive fees or other profits or benefits, in addition to any fees charged to your Account.

All distributions received in connection with securities held in an Account shall be credited to that Account (unless otherwise agreed in writing between the Custodian and you).

All or a portion of an Account may be held in cash or cash equivalents, including securities issued by money market mutual funds. At the end of each business day all U.S. dollar cash held in an Account, which has not been invested, will be transferred to a Citibank deposit or to a money market mutual fund investment, which has been selected by you. If you do not specify a cash vehicle, you will be deemed to have directed us to hold all cash balances in a Citibank interest bearing deposit account. With respect to cash balances in your Account that you direct or authorize us to invest into money market instruments and/or deposits which are obligations of, or mutual funds managed or serviced by, Citibank or related entities, you recognize that, in addition to fees provided for herein, we or a Citigroup affiliate may have an interest therein and we and such Citigroup affiliate may also receive fees or other profits or benefits from such investment as described more fully under the header “**Revenue Sharing Payments**.” You hereby

authorize the receipt of such fee, profit or benefit and expressly waive any special computation or accounting.

If we hold foreign currency balances in your Account, you understand and agree that such balances will be held in a non-interest bearing account that is not subject to FDIC insurance and that such amounts are retrievable abroad only at the subcustodian holding such balance on its books.

### ELECTRONIC ACCESS

By completing the Electronic Access and Enrollment section of the Application, you (as the client or authorized signer(s) for the client) request enrollment in The Relationship Report and authorize the Custodian to provide third parties designated as the “**Electronic User**” and/or “**Recipient**” as designated in the Application with information with respect to the Account you are opening along with all the Accounts maintained under the “**Entitlement Groups**” and/or the Accounts listed therein, or any other Accounts directed by you from time to time, through electronic access to The Relationship Report via the Citi Private Bank client website or any other website or mobile application made available for such purpose by Citi Private Bank (“**Electronic Report**”) and/or the physical delivery of The Relationship Report (“**Paper Report**”), as directed. The Electronic Report will be made available to the Electronic User only when the Electronic Access and Enrollment section of the Application has been completed to the Custodian’s satisfaction and signed by you, when applicable, and the Electronic User accepts the terms and conditions and user agreement of the applicable Citi Private Bank website and/or mobile application, upon initial log in to such Citi Private Bank website or mobile application. You understand that this authorization and instruction will not be automatically terminated should you die, become incapacitated, become insolvent or declare bankruptcy, or be declared absent, but will remain in force until revoked in writing by you or your legal representative.

For security purposes, we will send your user name and password separately, using two different delivery methods. Your user name, along with instructions for logging on to the site, will be sent via e-mail to the address that you provide. Your initial password

will be shipped via expedited postal mail to the address that you provide. A signature is required for receipt of this package. Please Note: We are unable to deliver to P.O. Box addresses. You will need BOTH, your user name and initial password, to activate electronic access to your account.

The Relationship Report describes those products and services made available to you through the Citi Private Bank, which are provided by, available through or in custody at Citibank, Citigroup Global Markets Inc. ("CGMI"), and other Citigroup affiliates. The information provided in The Relationship Report is subject to all applicable terms and conditions, including those governing the specific Accounts and transactions referenced herein. If the Report is being delivered to you electronically via a Citi Private Bank website, mobile application or otherwise, it is subject to the terms and conditions governing such electronic delivery. The information in The Relationship Report is not intended as a recommendation or an offer or solicitation to sell any securities, investments or services. The data contained in The Relationship Report is for informational purposes only and should not be used to make a decision to buy or sell a security, fund or other investment, to select any service or for the benefit or use of any third party. All products and services are offered subject to approval, eligibility, and all applicable terms and conditions governing the specific Accounts and/or transactions. In the U.S., brokerage products and services are provided by CGMI, member SIPC. Accounts carried by Pershing LLC, member FINRA, NYSE, SIPC. CGMI and Citibank are affiliated companies under the common control of Citigroup Inc. Outside the U.S., brokerage products and services are provided by other Citigroup affiliates.

The Relationship Report is a supplement to, and does not replace, the official legal statements you receive for your Preferred Custody Services account(s).

## STATEMENTS AND CONFIRMATIONS

Your monthly or quarterly statement, as requested in the Application, will contain a summary of all transactions executed for the Account. If you wish (at no additional cost to you) to receive confirmation upon completion of each transaction in an Account, ensure that you have checked the relevant boxes on the Application under Section 1, "*Accountholder Information*."

The Custodian will make available account statements to you at least quarterly in the manner you have selected from time to time. If you have requested to make duplicate statements, advices and/or proxies available to a designated representative(s) or to you at an address other than your legal residence or principal place of business, you agree a) that the Custodian providing such duplicate statements, advices and /or proxies to the designated representative(s) and/or to your secondary address is considered received by you, and b) to notify the Custodian in writing of changes to this request.

Each statement or notice will be made available in accordance with your written instructions provided in accordance with the terms of the Agreement. Notification given to any one owner is considered notification to all owners of the Account. We use ordinary mail or electronic mail for delivery and pay all postage (when applicable). All statements and notices (including any returned to us as undeliverable) are considered delivered to you on the date we first place them in the mail or the date the electronic mail is first sent. We are not responsible for statements or notices lost in transmittal. If two consecutive statements and/or notices are returned to us for any reason, you agree that we may hold subsequent notices and statements until we receive forwarding information from you.

We reserve the right to correct errors on any Account statement or transaction confirmation sent to you. If you fail to notify us concerning any error in an Account statement or transaction confirmation within sixty (60) days from the date you receive the Account statement or transaction notification in question, any claim by you will be barred (the extent not prohibited under applicable law).

## SECURITIES PROCESSING

Investments may be made in a variety of types of securities, including, but not limited to, common and preferred stocks, convertible stocks or bonds, warrants, options, rights, corporate, municipal or government bonds, notes or bills of other instruments (collectively, "**Securities**"). Only Securities that you own will be held in the Account.

All directions to buy or sell Securities or invest cash will come from you or such person(s) as you designate and will be subject to all relevant market rules and regulations and our practices and procedures, in each case as in effect from time to time.

You agree that:

- The Custodian shall not act as your investment manager nor be responsible for the management or investment of any assets held in any Account or for the investment management decisions of any investment manager(s) selected by you.
- You or your separately appointed investment manager(s) for an Account will be solely responsible for the management of the assets in that Account.
- You or the investment manager(s) appointed by you shall invest and reinvest the assets held in your Account in accordance with your investment objectives and risk tolerance levels, none of which shall be the subject of monitoring obligations by the Custodian.
- Each transaction order placed by you or your investment manager(s) is based on your or your financial advisor's independent evaluation of the risks and merits of the investment and determination that the transaction is consistent with your investment objectives, risk tolerance and financial capacity.
- You accept full responsibility for all risks and losses associated with the orders placed or not placed by you or your investment manager(s).
- If you or your investment manager(s) do not specify the market in which you wish us to execute your order, we may complete the transaction in the market of our choice.
- The Custodian shall default to the "First In – First Out" (FIFO) tax lot accounting method for sales executed for Securities in your Account unless otherwise instructed by you in writing.
- Unless you otherwise instruct, we may refer orders to purchase or sell securities to any Citigroup affiliate which may act as counterparty, principal, agent, underwriter or broker, even though we may have an interest therein and such Citigroup affiliate may receive fees or other profits or benefits, in addition to any fees charged to your Account.
- We may, at our discretion, refuse to execute the sale of a Security which is not in your Account. Further, if you sell a Security which is defective or not delivered for timely settlement, we may at our discretion purchase the Security at your expense to cover the sale.

- We will not be responsible for any error, default, omission, or neglect of any broker or telecommunications firm or if any transaction is delayed and cannot be effected by reason of any cause beyond our control.
- Fractional entitlements to Securities received into your Account as a result of a corporate reorganization matter, dividend payment or other transaction *cannot* be held in your Account. With respect to any fractional entitlements that are received on your behalf, we will to the extent practicable sell such entitlements and, upon such sale, credit the net proceeds to your Account.

For all transactions in connection with your Account (including Securities purchased by us to satisfy your orders to sell Securities, as described above), you agree that you will have on the settlement date the full purchase price in U.S. Dollars, or any other currency as appropriate to settle non-U.S. Dollar denominated transactions, in immediately available funds in your Account, or such other account with us as we may agree upon with you at the time of the trade. If you do not, you will be in default in the payment of this debt obligation and we may, without further notice or demand and at our option in any order, charge any account you have with us and/or sell any assets held in your Account or any other account with us (including the purchased Securities) to recover the purchase price and any fees or charges in connection with the recovery. Should you not have sufficient cash or other assets with us to satisfy this debt obligation, we may then seek to recover from you any deficiency.

If you direct us to buy and/or hold Securities of non-U.S. issuers, you authorize us to hold these securities in such foreign country where the principal trading market for such Securities is located and, in connection therewith, to deposit these securities with a foreign subcustodian or a foreign securities depository in which we participate, and to pay all fees and expenses attendant thereto even if securities are deposited in a branch of Citibank. You understand that Citibank and certain Citigroup affiliates may have an interest therein and may receive fees or other profits or benefits, in addition to any fees charged to your Account. You understand that in addition to the standard risks of investing in securities, investment in non-U.S. issuers could result in substantial loss of principal due to foreign exchange risk or sovereign risk including, but not limited to, the devaluation of the currency in which the security is denominated or the imposition of foreign exchange controls restricting ownership of the security by non-citizens, currency conversion or the transfer of funds outside the foreign jurisdiction. A loss in value of such non-U.S. investments could also occur if foreign exchange control regulations are imposed that make it difficult or impossible to convert the foreign currency to U.S. Dollars and/or return these foreign funds to us in the United States. Further, a partial or complete loss of your non-U.S. investment may occur if a private company is acquired, or nationalized, by a foreign government or one of its agencies.

Under applicable law transposing Directive (EU) 2007/36/EC of the European Parliament and of the Council of 11 July 2007 on the exercise of certain rights of shareholders in listed companies, as amended (the "EU Shareholder Rights Directive II"), we may be required to provide specified information about a shareholder who owns shares that are admitted to trading on a regulated market in the European Union ("EU Exchange Traded Shares") of an issuer that has a registered office in the European Union ("EU Issuer"). Notwithstanding the nondisclosure option you elected during the account opening process or any other nondisclosure option that you may elect under our applicable privacy notices

to you, if you are a shareholder of EU Exchange Traded Shares of an EU Issuer that we hold on your behalf in your Account, by continuing to maintain your Account with us, you consent to our disclosure of information about you (including your name, contact information, and number of EU Exchange Traded Shares owned by you) to the respective EU Issuer, as required pursuant to the EU Shareholder Rights Directive II.

## SETTLEMENT

You hereby appoint the Custodian as your agent to facilitate the settlement of transactions, including, without limitation, Securities trades entered into at your discretion or the discretion of your designated representative. Pursuant to such appointment, the Custodian may, at your risk, arrange for delivery of Securities and cash in connection with the settlement of trades. In addition, you authorize the Custodian to register Securities in the Custodian's name, or in the name of a nominee, and agree that the Custodian may act on your behalf in all other matters necessary or incidental to the handling of each Account, including, without limitation, signing your name, delivering any required endorsements or assignments, guaranteeing your signature to transfer Securities and certifying your ownership of the Securities in each Account to government authorities (including, without limitation, government authorities in the United States and the jurisdiction of your domicile).

You hereby agree to pay us promptly on demand for any and all losses incurred by us as a result of the settlement of transactions executed at your instructions or the instructions of your designated representative, and to cover any debit balance resulting from such transactions. This settlement authorization shall not be affected by your subsequent disability or incapacity. If, in the event of your death, we act in good faith pursuant to this settlement authorization without actual knowledge of your death, any action so taken, unless otherwise invalid or unenforceable, shall be binding on your successors in interest.

For an "Individual Account" upon notice to the Custodian of your death, we will cease all activity in each of your Accounts pending further instructions from the appropriate party representing your estate.

This settlement authorization is a continuing one and shall remain in full force and effect until terminated by you or us in writing. The termination of this authorization will also terminate this Agreement. If an Account becomes inactive or if we cannot communicate with you because of a change of address or otherwise, we may be required to comply with applicable abandoned property laws.

## FOREIGN EXCHANGE TRANSACTIONS

You agree that we may facilitate foreign exchange transactions with Citigroup affiliates, that such transactions will be effected at the prevailing exchange rate as determined by the entity effecting the transaction in its sole discretion, and that, if a foreign exchange transaction is effected through a Citigroup affiliate, such affiliate may receive a fee or commission in connection with the transaction. You agree to assume all risks associated with such foreign exchange transactions, including, without limitation, counterparty risk and any loss which may occur as a result of the fluctuation of exchange rates. If you or your designated representative engage in investments outside the United States, you authorize the Custodian to effect any related foreign exchange transactions through any Citigroup affiliate and non-affiliated agents to the extent not prohibited by law.



## RESTRICTED TRANSACTIONS

In accordance with the Unlawful Internet Gambling Enforcement Act of 2006 (UIGEA) and Regulation GG, certain transfers or payments through your Account that may involve Internet gambling, as defined under the regulations, may be restricted. In addition, for non-U.S. tax resident clients, we will not act as a custodian for a security that requires withholding under section 871(m) of the United States Internal Revenue Code. In the event a security that in our sole determination may require such withholding is presented for settlement into your Account (including as a result of a corporate action, such as rights, or otherwise), we may reject any such settlement or require you to promptly sell such security or transfer it to another account at a third party institution. To the extent required or permitted by applicable law, you authorize us to pay, withhold or deduct from your Account(s) the amount of any taxes that may be due in connection with such transaction, and you agree to be solely responsible for any taxes (reduced by the amount of any tax paid, withheld or deducted by us), costs or other expenses imposed, and within 30 days of paying the relevant taxing authority, you agree to provide us with an original or certified copy of a receipt or other evidence of such payment acceptable to us.

## ACCOUNT FEES AND RELATED CHARGES

You are responsible for the prompt payment and reimbursement for all of the Custodian's fees and charges applicable to your Account(s).

### ACCOUNT FEES

The Custodian's fees for services in connection with an Account shall be as set forth in the Schedule of Fees in the sales materials for the Preferred Custody Services Group delivered to you or in such other written notification provided to you from time to time. The Custodian's fee includes fees for custody services and may include transaction fees as evidenced in the agreed upon fee schedule.

The annual fee for all Accounts is based on (i) the total fair market value of the assets, and/or (ii) a flat fee if the Custodian determines that fair market value cannot be estimated for all the Preferred Custody Services Accounts, subject to each Account having a fair market value at least equal to the "Account Minimum," as set forth in the sales materials for the Preferred Custody Services Group, or in such other written notification provided to you from time to time. The Custodian's annual fee for each Account will be charged monthly in arrears and will become due on the 10th business day of the following month. The amount of the monthly fee shall be calculated by multiplying the annual fee by the fair market value of the assets in the Account on the last business day of the applicable month, without adjustment for any additions to or withdrawals from the Account during the month, and then dividing this amount by twelve. The fee for the first month will be prorated, based upon the period beginning on the opening date of the Account (i.e., the date the Account is opened by the Custodian and funded with the applicable "Minimum Investment") and ending on the last day of that month. The fee for the last month will be similarly prorated for the number of days the Account remains open in the month.

The per transaction fee rate for Account transactions shall be set forth in the Fee Schedule included in the sales materials or in such other written notification provided to you from time to time.

Applicable tax reporting information will be provided to the parties you have identified. For a separate fee as described in the Schedule of Fees, we will provide you with an annual summary of income collected, classified for federal and state income tax purposes, and other pertinent information to assist with annual tax return preparation.

Expenses and other costs and charges are due as incurred.

Notwithstanding any other provision of this Agreement, for any of your transactions deemed subject to Article 7 of Regulation (EU) No 909/2014 ("CSDR"), you understand that in connection with the requirements of CSDR, the Custodian may be charged cash penalties ("Cash Penalties") in connection with the Custodian's provision of custody or other services which relate to a transaction that fails to settle. The Custodian reserves the right, in its sole discretion, to charge you for such Cash Penalties. In addition, the Custodian may receive payments of cash penalties ("Penalty Credits") in connection with such settlement fails. You understand and agree that, except as provided in another written agreement between us or unless prohibited by applicable law, any such Penalty Credits received by the Custodian shall be for the Custodian's account only and that you shall not be entitled to receive any Penalty Credits. Upon your request, the Custodian shall use reasonable efforts to provide you with the details of any Cash Penalties paid and Penalty Credits received by the Custodian which relate to those services provided to you.

From time to time market term interest rates may be negative for deposits held in certain currencies or central banking institutions may impose negative interest rates. As a result, your Account holding a currency subject to a negative interest rate may be charged a Negative Interest Fee that takes into account, among other things, the market negative term interest rate or the negative interest rate imposed by central banking institutions and our costs to administer accounts. The Negative Interest Fee for your Account will be calculated each day your Account holds currency(ies) subject to a negative interest rate by multiplying your account balance by the Negative Interest Fee Rate for the applicable currency and dividing by 365. Negative Interest Fee Rates are subject to change daily and are determined by Citibank in our sole discretion. The Negative Interest Fee will be charged daily. Contact your Citi Private Bank representative to obtain the Negative Interest Fee Rates applicable to your Account(s) or if you have questions regarding the Negative Interest Fee.

Currency	Description	Negative Interest Fee Rate*
CHF	Swiss Franc	1.00%
DKK	Danish Krone	0.86%
EUR	Euro	0.83%
JPY	Japanese Yen	0.25%
SEK	Swedish Krona	0.52%

\*Effective as of September 21, 2021. Subject to change daily.

Other charges applicable to the Account include, but are not limited to, (i) auction fees; (ii) certain odd-lot differentials; (iii) stock exchange fees; (iv) transfer taxes and fees associated with transferring assets into or out of an Account; (v) electronic fund and wire transfer fees; (vi) charges of agents (including Citigroup affiliates or non-affiliated agents) for servicing the Accounts including, without limitation, custodial, trustee, investment management and other services rendered by such agent, including fees or other charges associated; (vii) SEC fees on securities trades; (viii) fees and expenses of counsel incurred in connection with the safe custody of the assets in the Accounts, and (ix) any other charges mandated by law.

If any of your Accounts include investments outside the United States, we may from time to time pass along to you other costs and charges that may include all custodial charges and other expenses charged by a subcustodian appointed by us to custodize such non-U.S. investments in the country where the principal trading market for such investment is located and all fees and commissions in

connection with any foreign exchange transactions whether effected through a Citigroup affiliate or a non-affiliated agent.

By signing the Application, you authorize the Custodian and its designated subcustodians, if applicable, to deduct all fees and commissions and other costs and charges when due with respect to each Account from the assets held in that Account.

If you request that we keep separate Accounts for principal and income, we will charge the Custodian's fee and expenses to income, unless you direct otherwise; provided, however, that should there be insufficient assets in either principal or income to satisfy the obligations allocated to such sub-account, any assets in the Account, whether allocated to principal or income, may be utilized to satisfy the outstanding obligations of the Account.

If your financial advisor refers you to the Custodian for services hereunder, you acknowledge that any delivery of Securities by your financial advisor to the Custodian will result in the imposition of custody fees and expenses as described herein.

## REFERRAL FEES

If your financial advisor refers you to the Custodian for services hereunder, you acknowledge that a portion of the fees described in the "Account Fees" section above may be paid to your financial advisor by the Custodian.

## REVENUE-SHARING PAYMENTS

### AFFILIATES REVENUE SHARING DISCLOSURE

Citigroup is dedicated to adhering to applicable laws and regulations and ensuring transparency with respect to dealings with you in all markets in which Citigroup operates. We want you to know that for transactions and services under any agreement you may have, now or in the future, with a Citi company ("Citi Contracting Company"), an affiliate may provide product and sales services ("Services"), together with the services provided by the Citi Contracting Company, to you. Each affiliate provides such Services on its own behalf. The Citi companies (including any Citi Contracting Company and any such affiliate) have previously agreed to share revenue in respect of these transactions and services based on the respective contributions by such Citi companies, including the provision by such affiliate(s) of Services. Accordingly, a portion of the revenue received by the Citi Contracting Company from you under the transactions and services is allocable to such affiliate(s) and is received by the Citi Contracting Company on behalf of such affiliate(s). For a list of affiliates providing Services in specific countries, please see <https://www.citibank.com/icg/docs/Affiliates.pdf>.

If you select a mutual fund for the investment of cash balances in your Account, the Custodian and its affiliates may receive a mutual fund support fee, or what has come to be known as a "revenue-sharing payment." These revenue-sharing payments are in addition to annual service fees (referred to as "12-b 1 fees") and any other fees and expenses disclosed in the mutual fund's prospectus fee table. They are also in addition to other expense reimbursement and service fees described here.

What you should know about revenue-sharing payments:

- These payments are not made from fund assets, but instead are paid from the assets of a fund's investment adviser or other affiliate.
- Brokerage commissions that funds pay for portfolio trades are not used to offset any portion of these payments.

For mutual fund family offerings provided by the Custodian, currently a mutual fund management company may pay Citi a revenue-sharing payment, calculated monthly, from 0.05% to 0.20% with respect to the assets of clients of Citi Private Bank invested in the applicable mutual fund. For more information regarding revenue sharing, please refer to a mutual fund's prospectus.

Additionally, affiliates of the Custodian may receive compensation from certain funds in the form of commissions and other fees for providing traditional brokerage services, including related research and advisory support, and for the purchase and sale of securities for fund portfolios. The Custodian's affiliates also may receive other compensation from certain funds for financial services performed for the benefit of such funds.

You may obtain prospectuses for available mutual funds from your Citi Private Bank Representative or your independent investment advisor.

## GRANT OF LIEN

You hereby represent and warrant that any Securities delivered to the Custodian to be held in your Account(s) are free of any encumbrances, including constructive liens. Your interest in the Account(s) and in the assets held in the Account(s) may not be assigned, pledged or otherwise encumbered transferred, except for assignments, pledges or other encumbrances of the Account(s) and the assets held therein as collateral security for obligations to Citigroup or for obligations to third parties which has been accepted by the Custodian.

In order to secure all your present and future indebtedness and other obligations to the Custodian, Citigroup and any subcustodian appointed by the Custodian under this Agreement (including, but not limited to, fees, expenses or taxes) you hereby grant to the Custodian, Citigroup and such subcustodian, except where prohibited by law, a first priority security interest in all of your right, title and interest in the Account(s) or other personal property of yours which is in our or their possession, including, but not limited to, bank deposits and Securities and all other assets now or hereafter held in the Account(s) and all income and other proceeds and products thereof. You agree that such indebtedness and other obligations may be satisfied by applying any of your personal property that is in our or their possession. We may apply funds in your Accounts with us or sell your personal property which is not an Account, by public or private sale at our discretion, and use the proceeds of such sale to satisfy such indebtedness and other obligations whether or not such indebtedness or other obligation is subject to a contingency.

In addition, you consent to the Custodian, Citigroup and any subcustodians appointed by the Custodian taking all actions necessary or desirable under all applicable laws to perfect and protect such security interest or to enable the Custodian, Citigroup and such subcustodian to exercise and enforce its rights and remedies with respect to the Account(s) and the assets held therein. Specifically, for U.S. law purposes, you acknowledge and agree that, to the extent that the assets in the Account(s) constitute "security entitlements" for purposes of Article 8 of the Uniform Commercial Code in effect from time to time in the State of New York, Citibank shall be the "entitlement holder" of such "security entitlement(s). You also acknowledge and agree and hereby consent to subcustodians appointed by the Custodian entering into an agreement with the Custodian whereby such subcustodians of the assets (and for U.S. law purposes as "securities intermediary") undertake to comply at all times solely with instructions or "entitlement orders," including transfer and



withdrawal orders, originated by the Custodian without further consent by you.

## RIGHT OF OFFSET

If you have present and future indebtedness or obligations to the Custodian, Citigroup or any subcustodian appointed by the Custodian, you agree that we may set off and apply any and all funds, deposits, balances, debt, checks, assets, in any currency held for you or owed to you, by the Custodian, Citigroup or such subcustodian (except those held in IRA, qualified plans and certain trust accounts), to satisfy or reduce your debt, without notifying you in advance. This is true whether the debt is incurred individually or jointly and whether or not your other assets are held individually or jointly. You agree that we may effect this set-off even though we have not demanded payment from you or your debt has not matured. This set-off right is in addition to the rights of the Custodian, Citigroup and the applicable subcustodian under applicable law and other agreements and will survive the removal of the Custodian and any termination of this Agreement.

## INDEMNITY

- You agree to indemnify, defend and hold us harmless from all actions, claims, liabilities, damages, losses, costs and expenses (including attorney's fees and expenses) associated with our actions or failure to act as your Custodian pursuant to the terms of this Agreement except to the extent of our own gross negligence, fraud or willful misconduct. Notwithstanding the foregoing your indemnity shall cover any compliance on our part with any instructions from you or your authorized representatives that we believe to be valid. This indemnity will survive the termination of this Agreement or the removal of the Custodian.

## TAXES AND EXPENSES

In addition to fees and other costs and charges, you agree to pay all taxes, legal and other expenses (collectively with fees and other costs and charges, "**expenses**") associated with each Account arising under the laws of any relevant jurisdiction. By signing the Agreement, you authorize us to debit the relevant Account and/or any other account you may have with Citigroup for such expenses as incurred. This includes, but is not limited to, expenses we may incur protecting or enforcing our rights and obligations, as well as expenses resulting from a breach of this Agreement on your part. As required by law, we may withhold from any payments due to you from this Account any taxes currently due or due from any prior distributions. If additional funds are required to cover any due taxes, you are required to promptly provide such additional funds to us. In addition, if you or an Account are subject to legal, governmental or administrative proceedings, you agree that we may charge any Account and/or any other account you may have with Citigroup for the expenses related to those proceedings.

The Custodian and its designated subcustodians, if applicable, as U.S. Withholding Agents ("USWA") are required to withhold and provide applicable information reporting with respect to each Account as required by U.S. tax law. The Custodian or a designated subcustodian will withhold the applicable amounts with respect to each distribution to the extent required by U.S. tax law. Withholding requirements are determined based on the type of U.S. tax certification form provided, or in the absence of a tax form or a valid tax form, the applicable presumption rules. IRS and state requirements determines withholding on IRAs. Any

amounts withheld are remitted to the IRS and if applicable, to the appropriate state agency.

U.S. persons are required to provide Form W-9 "Request for Taxpayer Identification Number (TIN) and Certification"; U.S. persons include but are not limited to:

- an individual citizen or resident alien of the United States;
- a corporation, or other entity taxable as a corporation for U.S. federal income tax purposes, created or organized in or under the laws of the United States, any state thereof or the District of Columbia
- an estate whose income is subject to U.S. federal income taxation regardless of its source; or
- a trust if a court within the United States is able to exercise primary supervision over the administration of the trust and one or more United States persons have the authority to control all substantial decisions of the trust, or that has a valid election in effect under applicable U.S. Treasury regulations to be treated as a United States person.

Non U.S. persons are required to provide the appropriate Form W-8 (W-8BEN, W-BEN-E, W-8IMY, W-8ECI or W-8EXP). Non-U.S. persons are beneficial owners or intermediaries that are not U.S. persons as described above.

Absent a valid U.S. tax certification form, we will apply the presumption rules and your Account(s) will be either a presumed U.S. person subject to U.S. person withholding and reporting requirements, such as [28]% back-up withholding and Form 1099 information reporting or a presumed Non U.S. person, subject to [30]% U.S. Withholding Tax (also known as Non Resident Tax) and Form 1042-S reporting. Under the presumption rules, actual knowledge is not relevant, unless it results in a higher rate of withholding. IRAs are subject to certain mandatory withholding requirements for payments made outside of the U.S. We are required to withhold on any reportable amounts on any Account that is a U.S. or a presumed U.S. account; this withholding is required from the day of account opening until such time as the proper, valid tax certification form is received by us. However, under current U.S. tax law, we may issue a refund of any back-up withholding applied during the period the Account was uncertified, provided a valid tax form is received within 30 days of account opening. Accounts that are presumed U.S. accounts that are later determined to be Non U.S. persons must submit a valid tax form to us by December 15th allowing us time to make the appropriate withholding adjustments.

Additionally, withholding applicable to investments in Non U.S. securities or American Depositary Receipts ("ADRs") are subject to foreign withholding requirements. Withholding on these instruments is applied at the source and we receive the payments net of foreign withholding. Some jurisdictions require additional documentation to be provided in order to establish entitlement to a reduced or exempt rate of withholding. The Custodian shall not have any obligation to obtain any reduced or exempt rate of withholding for you unless (i) the ADR issuer makes such service available for the ADR in question, and (ii) you have timely provided duly completed and signed documentation that supports such reduced or exempt rate of withholding upon the terms contemplated in the applicable jurisdiction.

The information contained in this Agreement is subject to change without notice due to changes in tax law, changes in third parties services, changes in local market rules, and practices or actions taken by U.S. Tax Authorities, non-U.S. agents and foreign tax authorities, among others. The information contained

in this Agreement is based on information available at the time of printing. The Custodian and its agents do not warrant or guarantee the accuracy and completeness of this information, nor undertake to update or amend this information every time there is a change in requirements. The Custodian and its agents are not liable for any loss arising from or in reliance with information provided in this Agreement.

## LEGAL PROCESS

We may comply with any writ of attachment, adverse claim, execution, garnishment, tax levy, restraining order, subpoena, warrant or other legal process which we believe (correctly or otherwise) to be valid. A fee for processing any such legal process will be assessed. If we are not fully reimbursed for our record search, photocopying and handling costs by the party which served the process, we may charge such costs to any Account of yours, as we determine, in addition to our minimum legal process fee. Accounts opened with trust or fiduciary designations (e.g., "XYZ Inc.-Client Trust Account") may be subject to levies and other legal process against your property unless our records clearly reflect the existence of an express written trust or court order. We will not pay interest on any funds we hold or set aside in response to legal process. You agree that we may honor legal process which is served by mail or facsimile transmission, or at any of our offices, even if the law requires personal delivery at the office where you maintain your Account.

## VALUATION

In computing the fair market value of any Securities or other investments in an Account, Securities listed on any U.S. national securities exchange shall be valued, as of the specified valuation date, in U.S. dollars at the closing composite price (the consolidated tape price). Any other Securities or investments held in an Account shall be valued by the Custodian, based on values received from you or your designated representative, to reflect fair market value. Any such valuation should not be considered a guarantee of any kind whatsoever with respect to the value of the assets in an Account.

## REPRESENTATIONS AND WARRANTIES

You certify that copies of all documents that you now or hereafter provide to the Custodian are in full force and effect, genuine, complete, unaltered, and have not been modified, repealed or superseded.

## GENERAL AGREEMENTS AND AUTHORIZATIONS

You agree to comply with all laws, regulations or rules applicable to your use of the services provided by us under this Agreement including, but not limited to, any laws, regulations or rules, in your or any other jurisdiction, relating to tax, foreign exchange and capital control, and for reporting or filing requirements that may apply as a result of your country of citizenship, domicile, residence or taxpaying status.

In connection with the services being provided to you under this Agreement, you agree that we can rely on the financial and other information provided by you or your designated representatives to us from time to time. You are bound by instructions given by your designated representatives and authorized signers; any errors resulting from misinformation provided by your designated representatives or authorized signers are your responsibility

and the Custodian may accept instructions from designated representatives and authorized signers until your Citi Private Bank Representative is notified by signed written instruction (original, facsimile, PDF) of any changes and the Custodian has had sufficient time to act upon such notices.

You agree to promptly inform us in writing if you change your citizenship or legal residence. You also agree to promptly inform us if you or any of the co-applicants, trustees, fiduciaries or any other authorized signers are or become a) a politician (whether elected or not) or significant government official who occupies, has occupied, or is actively seeking or being considered for a senior public position in the government or political party of a country, state or significant municipality; b) a government owned or controlled corporation, department or agency, or an executive thereof; c) a military officer; d) a close family member (e.g. spouse, parent, child, sibling, or in-law) of any of the above; or e) a close associate of any of the above. Please note that "being considered for a senior public position" includes all individuals running for public office along with their senior campaign managers. Furthermore, you agree to provide us with any information that we may reasonably request from time to time.

You agree to send all notices and instructions to us in writing addressed to Citibank, and to transmit them directly to Preferred Custody Services or through your Citi Private Bank Representative or to any other person or service we may designate from time to time. If you transmit instructions or notices to us through another Citibank branch or other Citigroup entity, you assume responsibility for any resulting risks, delays or errors. Receipt of instructions by any such office or person does not constitute receipt by us. If, in our judgment, your instructions are unclear, we may choose not to act on them until the ambiguity has been resolved to our satisfaction. We may refuse to act on any instructions that we believe are contrary to, or not clearly permitted by, this Agreement, applicable law or other relevant requirements. You agree that any notice or communication is considered delivered to you on the date we first place them in the mail to the address specified by you pursuant to this Agreement or the date the electronic mail is first sent. You consent to our recording or monitoring any telephone conversations you may have with us.

You agree that you may not assign or transfer this Agreement or any Account without our prior written consent. Any assignment or transfer by you of this Agreement or an Account that is made without our prior written consent will be void (unless, in our sole discretion, we elect to recognize such transfer or assignment).

You agree that no delay in enforcing our rights under this Agreement or under applicable law will be construed as a waiver of our rights. Only a written waiver signed by us will be valid to waive any of our rights under this Agreement or applicable law. You understand that the rights granted to us in this Agreement are additional to those given by law or other agreements you may have with us.

If you are a retirement plan subject to the Employee Retirement Income Security Act of 1974 ("ERISA"), by opening an Account, your signature on the Application and any other account opening documents constitutes your acknowledgement that you reviewed the Citi Private Bank Preferred Custody Services ERISA Section 408(b)(2) Disclosure Document made available to you reasonably in advance of your deciding to open your Account(s) and that after your review, you made an independent decision that the fees and other compensation are reasonable for the services being provided by the Custodian. Your signature further acknowledges that you consent to the Custodian updating or changing the Citi

Private Bank Preferred Custody Services ERISA Section 408(b) (2) Disclosure Document by posting updated documents and/or notices at <http://citi.com/investorinfo/advisoryprivacy/408b2disclosures.html> and that it is your responsibility to check the website periodically for such updates.

You authorize:

- The Custodian from time to time to investigate and verify any information obtained now or later in connection with the Accounts, to check your credit history and obtain consumer and/or credit reports in connection with any account or service for which you now or may hereafter apply. If you ask, you will be told whether or not a consumer and/or credit report on you was requested and the name and address of the agency that furnished the report. To facilitate your application for, and when activated the maintenance of, accounts and services covered hereunder, you consent to the Custodian's exchange of your consumer and/or credit reports, this Application, any information about you, your accounts or services, and any other document delivered now or later in connection herewith with its affiliates.
- Your employer, your bank, and any other references supplied in connection with the Accounts, now or later or which appear on your consumer or credit reports, to release and/or verify information to the Custodian and its affiliates.
- The Custodian to share with credit bureaus, affiliates and other proper persons information about your creditworthiness and how you handle your accounts and services.
- The Custodian, with regard to the applied for accounts and services, as an accommodation to you, to accept and act from time to time, in its sole discretion, upon instructions received by mail or messenger, or upon oral, telephonic or electronic instructions received from a person who identifies himself or herself to be you, your designated representative or your authorized signer. You understand the risk and potential for misuse that exists in giving instructions in this manner.

## SUBSEQUENT ACCOUNTS, CREDIT AND SERVICES

You authorize the Custodian to accept instructions from you to open and close Accounts and to modify or terminate any Account service covered by this Agreement, without requiring further original signatures from you. Unless you have advised the Custodian to the contrary, your delivery to the Custodian of any such instructions shall be confirmation that there are no material adverse changes in the information you have given in the original Application.

## ACCOUNT TYPES

### JOINT ACCOUNTS WITH RIGHTS OF SURVIVORSHIP

All Accounts for relationships established in more than one person's name are "joint accounts with right of survivorship." Each owner of a joint Account has the individual authority to: give instructions of any kind; make deposits or withdrawals; receive payments, notices or demands; borrow money and grant security interests in your joint assets for obligations of anyone; appoint one or more attorneys-in-fact for the Accounts; sign any documents or agreements; and in all other ways act alone regarding your Accounts, this Agreement and any related services. If we receive timely written notice from any joint Account holder requesting that we not pay or deliver funds in a joint Account, we may require the signature of all joint Account holders for future payments or deliveries. For title changes, we may require the

signature of all joint Account holders. You agree that each joint Account holder shall be individually and jointly responsible for any overdrafts, credit extensions, charges, fees or other debts related to joint assets, regardless of who incurred the debt or benefited from or participated in the action. We may set-off any joint Account holder's debt to a Citigroup affiliate against your Accounts, whether the debt was incurred individually or jointly. You agree that if a joint Account owner dies, his or her rights to the Account pass to the surviving joint Account holders, subject to applicable taxes and our receipt of acceptable documents. All the assets in a joint Account may be deemed part of the estate of the deceased joint Account holder. For tax reporting purposes it is recommended that you consult your Tax Advisor.

## TRUST/FIDUCIARY ACCOUNTS

If this Agreement is entered into by a trustee or other fiduciary of the Account holder, such trustee or fiduciary hereby represents and warrants that the services to be provided by the Custodian to the Account holder hereunder or hereafter are within the scope of the services and investments authorized by the governing instruments of, and/or laws and regulations applicable to, the Account holder, and that said trustee or fiduciary has the requisite authority under the governing instrument and/or applicable law to enter into this Agreement on behalf of the Account holder, maintain any Accounts and engage in transactions thereunder.

## CUSTODIAL (UNIFORM TRANSFERS TO MINORS ACT) ACCOUNTS

For Accounts opened under the Uniform Transfers to Minors Act ("UTMA"), you, the Account holder, are the UTMA Custodian. By opening this type of Account, you agree that all assets belong to the minor and that you will use them exclusively for the minor's benefit. The Custodian accepts no responsibility to monitor distributions, payments, or applications of Account assets and you agree to indemnify and hold the Custodian harmless from any loss, damage or expense related to claims that any distributions, payments, or applications of Account assets were not made for the exclusive benefit of the minor.

## ENTITY TYPE ACCOUNTS

If the Account holder is a corporation, limited liability company, partnership or other entity type, the signatory on behalf of the Account holder represents that all necessary actions have been taken, and approvals received, in accordance with the Account holder's charter, governing documents, statutes and applicable law to enter into and permit its obligations under this Agreement and that the Account holder is in good standing in the jurisdiction in which it is organized. The Account holder hereby undertakes to advise the Custodian of any event that might affect the Account holder's authority to enter into this Agreement, maintain any Accounts and engage in transactions thereunder.

## INDIVIDUAL RETIREMENT ACCOUNTS (IRA)

You certify that you are eligible to establish a traditional IRA, Roth IRA or SEP-IRA.

You also hereby acknowledge that:

- You have received and read the Citibank Traditional IRA or Roth IRA Agreement and Disclosure Statement and any modification thereto or any successor document ("**IRA Plan Document**"). You accept the terms set forth therein as supplemented by this Agreement and you appoint the Custodian to be the custodian of your traditional IRA, Roth IRA or SEP-IRA opened pursuant to this Agreement.



- This Agreement is subject to, and will be performed in accordance with, the provisions of the applicable IRA Plan Document. Should the terms of this Agreement and those of the applicable IRA Plan Document conflict, the terms of the IRA Plan Document shall control to the extent necessary to resolve such conflict.
- If you invest in a mutual fund, you agree that such mutual fund or its affiliates may compensate the Custodian and its affiliates for services. Further information is contained in the applicable mutual fund's prospectus.
- Any election to have a contribution treated as a "Rollover" cannot be revoked.
- Any contribution is made for the tax year indicated. If a tax year is not indicated, the contribution will be treated as a current year contribution.

**Arbitration for Traditional IRA, SEP-IRA or Roth IRA Accounts:**

**You are aware that the Citibank Traditional IRA, SEP-IRA or Roth IRA Agreement and Disclosure Statement contains a Resolution of Disputes by Arbitration clause in Part 4 thereof. You acknowledge receipt of the Resolution of Disputes by Arbitration Clause and that your Citibank Traditional IRA, SEP-IRA or Roth IRA Account is governed by these terms.**

By notifying us in writing that you have named or changed your beneficiary(ies), you cancel any earlier designation you may have made with respect to the assets in your traditional IRA(s), Roth IRA(s) or SEP-IRA(s) maintained with the Custodian.

- If you do not name your spouse as beneficiary, there may be income tax implications for your estate or beneficiary.
- If you do not name a beneficiary, the beneficiary will automatically be your estate.
- If you designate more than one primary beneficiary, the proceeds will be distributed equally among them unless you indicate otherwise.
- Any secondary beneficiary you name will receive proceeds only if all of your primary beneficiaries are deceased.
- If you designate more than one secondary beneficiary, the proceeds will be shared equally among them unless you indicate the share percentage for each.

**CORPORATE ACTIONS/CLASS ACTION NOTICES**

All notices relating to corporate actions (including, without limitation, materials with respect to proxies, rights offers, exchange and tender offers and elective dividends), and reorganizations will be distributed to you as part of your regular Account correspondence, unless you designate another party to receive these materials. Please note that such notices relating to corporate actions, reorganizations and class actions can only be mailed to one party per Account. You are responsible to notify the Custodian in writing of changes to such designation. Additionally, you agree that the Custodian's providing such notices to your designated representative or to your address of record is considered received by you. You understand that you

or your designated representative is expected to vote proxies in such a manner as you deem to be desirable and then forward the executed proxies to the issuing company in accordance with the instructions provided in the proxies. The Custodian has no obligation to advise on any aspect of the issuing company's process and shall incur no liability therefore. You relieve us of all liability if notices relating to corporate actions (including, without limitation, materials with respect to proxies, rights offers, exchange and tender offers and elective dividends), reorganizations and class actions inadvertently do not reach you or your designated recipient. You further understand that such notices may not be provided to you if the distribution of such materials to you is subject to legal or contractual limitations. Due to the difficulty in obtaining proxies in regard to any non-U.S. securities, we will not provide you or your designated recipient with such proxies.

**DORMANT ACCOUNTS**

Under abandoned property statutes, we must turn over to the state assets in your Account if you have not done at least one of the following during a specified period of time:

- A customer initiated transaction (i.e. deposit, withdrawal, trade).
- Signed our active account confirmation form.
- Written to us concerning your Account.

Please note that the period of inactivity for an account to be considered abandoned property differs by state. The laws of the state of your last known address determine the inactivity period and the manner in which your property is to be transferred to the applicable state. If we do not have a last known address on file that is within a state of the United States of America, the inactivity period will be determined under the laws of the state of incorporation of Citibank, N.A., currently South Dakota, and your property will be transferred to the State of South Dakota.

**TERMINATION OF PREFERRED CUSTODY SERVICES AGREEMENT**

Either of us can terminate this Agreement at any time upon 30 day advance written notice to the other. Any termination of this Agreement will not, however, affect the liabilities or obligations of the parties incurred, or arising from transactions initiated, under this Agreement prior to such termination, which shall survive any expiration or termination of this Agreement.

Upon the termination of this Agreement, we shall have the right to complete any transactions open as of the termination date and to retain amounts in each Account sufficient to effect such completion. Upon notification of the termination of this Agreement, you must give us written instructions, including the name and the delivery instructions for another custodian for all the assets in the Account(s) within 30 days of such termination; provided that, if your written instructions raise any legal risks to us (such as a possible violation of applicable anti money-laundering or sanctions laws), we may refuse to dispose of or transfer any assets held in each such Account.

**GOVERNING LAW AND SUBMISSION TO JURISDICTION**

The "Booking Center" for each Account shall be New York, New York, U.S.A. for accounts booked in Citibank, N.A. For accounts

booked in Citibank, N.A., "the principal Service Location" is New York, New York. This is the location where Citibank will receive and disburse funds and maintain primary accounting records with respect to each Account. It is also the principal location of the Custodian where the administration will take place. The assets held in each Account will generally be held by Citibank in New York, unless your Account includes investments outside the United States, in which case Account assets may be held in custody in the country where the principal trading market for such investment is located. All investments held in custody are subject to the laws, regulations and usages of the place where kept.

An Account will be subject to supervision by the regulatory authorities in each jurisdiction where these services are performed as well as in the United States.

**You agree that (except to the extent U.S. federal law applies by mandatory operation of law) this Agreement, and any non-contractual rights and obligations between the parties arising out of, or in connection with, this Agreement, will be governed by, and construed in accordance with, the laws of the State of New York, without reference to a choice of law doctrine.**

For any dispute related to this Agreement (other than as contemplated in the IRA Plan Document), you (i) irrevocably submit to the non-exclusive jurisdiction of the courts of New York, New York, U.S.A.; (ii) waive any defense of inconvenient forum; (iii) agree that any final judgment will stand and be enforceable in other jurisdictions by suit or as provided by law and will be binding on you, your heirs, executors, legal representatives, successors and assigns; (iv) agree that any summons, process or other legal document in connection with any such dispute may be served on you or your personal representatives by serving it personally or by sending it by pre-paid, registered post or other substantially similar method to you at the address specified by you pursuant to this Agreement; and (v) **waive any right to a jury trial in any such dispute.**

## CITIBANK OBLIGATIONS IN RESPECT OF AN ACCOUNT

The Custodian's obligations under this Agreement and in respect to any Account will be a general unsecured obligation of the Custodian, and information with respect to the assets held in an Account will be available to you only through the Custodian. You will not have access to any information regarding any Account or any assets held in an Account directly from any subcustodian that may be appointed by the Custodian, nor will a subcustodian accept any instructions directly from you in respect of the assets in an Account.

All communications to you regarding an Account will come through the Custodian, which entered into the Agreement with you, and all instructions and other communications from you regarding an Account (including requests to add to or withdraw assets from an Account, instructions to transfer or close an Account and questions or concerns you may have regarding an Account) must be made through the Custodian.

Performance by the Custodian of the obligations under this Agreement and with respect to an Account are subject to the laws of the jurisdiction of the legal vehicle that has entered into this Agreement with you as well as the laws of the jurisdiction in which the assets are held (including any governmental acts, orders, decrees or regulations applicable to such legal vehicle). Neither the Custodian, nor any Citigroup affiliate, or any of their respective directors, officers, employees or agents shall be liable for the unavailability of the assets credited to an Account

or otherwise payable to you due to, or for any losses, damages or expenses resulting, directly or indirectly, from restrictions (whether legal, regulatory, judicial or otherwise) on convertibility or transferability, requisitions, involuntary transfers, laws, rules, judicial or regulatory acts, acts of God, fires, war, civil strife, terrorist acts, strikes, power failures, errors/failures/malfunctions of equipment, hardware, software, telecommunications or intermediary/recipient banks, from government restrictions or actions, exchange or market rulings or suspension of trading or similar events beyond the control of the Custodian, in which circumstances no other branch, office, subsidiary or affiliate of the Custodian will be responsible therefore.

## LIMITATION OF LIABILITY

The Custodian's liability to you for any loss or damage arising from or relating to this Agreement, regardless of the form of action, shall be limited to direct damages attributable to the Custodian's own gross negligence, fraud or willful misconduct. In no event shall the Custodian be liable for any punitive, indirect, consequential or special damages or lost profits, even if the Custodian has been advised in advance of the possibility of such damages.

## SEVERABILITY

If any provision of this Agreement is found to be invalid, illegal or unenforceable in any jurisdiction, the validity, legality and enforceability of the remaining provisions, or of such provision in any other jurisdiction, shall not in any way be affected or impaired. This Agreement shall be binding on you, your heirs, executors, legal representatives, successors and permitted assigns.

## AMENDMENTS

We reserve the right to change the terms and conditions contained in the Agreement, which may include adding to them or deleting certain provisions entirely or partially, without prior notice to you. We will give you prior notice of any amendment for which your consent is required by law and of any amendment for which prior notice is required by law. In addition, we will revise the Agreement from time to time to reflect these changes. Copies of the current Agreement will be available from your Preferred Custody Services Representative. We suggest that you keep any notification of changes to the Agreement along with the rest of your Preferred Custody Services account information. When we notify you of any changes, we may mail or deliver a notice, a statement message, or an electronic message to you at the last address we have on file for you. The Agreement supersedes all previous agreements and understandings between you and us with respect to the subject matter hereof.

## ELECTRONIC DELIVERY

### NOTICES, DISCLOSURES, ETC.

From time to time and in accordance with applicable laws, we may deliver notices, disclosures and regulatory information in connection with this Agreement electronically. Such information includes notices and disclosures covered by laws that require delivery to be "in writing," such as Account statements and other documents you have chosen to receive, including confirmations and proxies. To the extent we agree to electronic delivery in connection with this Agreement, the following terms and conditions shall apply:

- Delivery may be either by secure (i.e., encrypted) or public (i.e., unencrypted) e-mail, or by posting such notices and

disclosures on a website. We will not send any notices or disclosures containing confidential information to you by public e-mail or post any such notices or disclosures on a public website.

- E-mail will be sent to the e-mail address you designate to us from time to time, and you hereby waive all claims resulting from failure to receive communications because of changes in your e-mail address.
- All notices sent to you by public e-mail shall be effective when sent to your designated e-mail address; all notices posted to a website shall be effective upon delivery to you of a notice (sent by public e-mail to your designated e-mail address) directing you to the relevant website. If an electronic notice sent via public e-mail is returned to us undelivered, we will attempt redelivery, at our option, either by telecopier or to a postal address based on your contact information in our files; redelivered notices shall be effective upon delivery or when delivery is refused if sent to a postal address or upon receipt of confirmation of delivery by telecopier.
- If we post notices or disclosures on a secure website, we will provide you with a User ID and a means of authenticating your identity (which may be a password, digital certificate, "smart card" or other identifier) (a User ID, together with any other identity authentication information, is referred to as "User Information") so that you can access the website. You agree to comply with all security procedures that we may require to safeguard your User Information. In addition, you agree to take all reasonable precautions to keep your User Information confidential and to prevent unauthorized use. You also agree to notify us immediately in the event of the loss or theft of your User Information or if you believe the confidentiality of your User Information has been compromised in any way. We will not be responsible for any breach of security caused by your failure to maintain the confidentiality of your User Information.
- You may request a paper copy, at no charge, of any notice, disclosure or other information delivered to you electronically at any time by contacting your Citi Private Bank Representative, and you may withdraw your consent to receive notices and disclosures electronically at any time by contacting your Citi Private Bank Representative.
- We will notify you from time to time of any hardware or software requirements to receive, access, retain and print notices delivered to you electronically. At a minimum, you will need Internet access and a computer, smart phone or tablet equipped, at a minimum, with an SSL-capable, 128-bit, JavaScript and Java-enabled browser with Microsoft Windows® XP Service Pack 3 (SP3) (or a later version of Microsoft Windows® software), Mac OS® X or HTML5 compatible browser and Acrobat® Reader and either a printer, drive or other storage device. For access via mobile application the minimum requirements are an iPad® 2, iPhone® 4 or later iPad or iPhone device with iOS6 (or a later version of the iOS operating system). You agree to be solely responsible for the installation, operation and maintenance of the necessary equipment and software, and to use the level of encryption security required by us from time to time.
- You may be asked, from time to time, to demonstrate that you can receive disclosures and regulatory materials electronically (e.g., by responding to an electronic request for such confirmation).

- You acknowledge and agree that in the course of delivering notices and disclosures to you electronically, we may transfer information about you, an Account and your relationship with us cross-border. You therefore hereby release us from any duty we might otherwise have to observe the banking secrecy laws of any relevant jurisdiction.
- Citibank may, from time to time, fax you information on products and/or services that are available to clients of Citi Private Bank using any fax numbers provided pursuant to this Agreement, provided by you during the course of your relationship with Citibank and/or provided in a directory, advertisement or site on the Internet to which you voluntarily agreed to make available your fax number for public distribution.

## ACCOUNT DATA

From time to time, we may agree to electronic delivery of Account data in connection with this Agreement. Such information includes transferring data related to your Account(s) and holdings in such Account(s) to you or your designated recipient, solely as convenience to you and upon your written authorization in an electronic format (the "**Data Transfer**"). To the extent we agree to the Data Transfer in connection with this Agreement, the following terms and conditions shall apply:

- The Data Transfer will be provided by the Custodian and any of its affiliates authorized to do business in the country (including state, province or other jurisdiction) where the Custodian deems the Data Transfer to be accessed by you or your designated recipient. The Data Transfer is not intended to be provided to and may not be used by any party in any jurisdiction where the provision or use thereof would be contrary to applicable law, rules or regulations.
- You may separately designate in writing to the Custodian a third-party processor ("**Data Processor**") to directly receive or access the Data Transfer on your behalf. In such case, you represent and warrant that the Data Transfer is being processed by your Data Processor on your behalf pursuant to a written agreement between you and your Data Processor. You further agree that, other than transmitting the Data Transfer in accordance with this section of this Agreement, the Custodian shall have no obligations with respect to your Data Processor or your Data Processor's handling of the Data Transfer, or the data therein. You assume full responsibility to ensure that your Data Processor's use of the Data Transfer is limited solely to the purpose for which your Data Processor is retained by you, and that your Data Processor takes all necessary steps to maintain the confidentiality of the data contained in the Data Transfer.
- In addition, you acknowledge and agree that you will require your Data Processor to maintain effective information security measures to protect the data contained in the Data Transfer from unauthorized disclosure or use. In the event of a security breach under your or your Data Processor's control involving data contained in the Data Transfer of which you become aware, you agree to, as soon as practical, alert the Custodian of the security breach and to provide reasonable assistance to Citibank to obtain information pertaining thereto. You agree and acknowledge that you shall be responsible for sending any security breach notices to any impacted parties (including for example, to your employees, if applicable) as a result of a security breach under your or your Data Processor's control involving the data contained in the Data Transfer.

- Any Data Transfer is provided by the Custodian “as is,” and neither the Custodian nor any third party that contributes in any manner to the Data Transfer makes any representation or warranty whatsoever, including warranties (i) with respect to the accuracy, completeness or timeliness of the Data Transfer; or (ii) that the Data Transfer shall be uninterrupted or error free. Further, the Custodian and any third party that contributes in any manner to the Data Transfer disclaim any express or implied warranties, including implied warranties of title, non-infringement, merchantability or fitness for a particular purpose relating to the Data Transfer.
- To the fullest extent permitted by applicable law, in no event shall the Custodian or any of its affiliates or as may be applicable their third-party vendors, contractors or technology or content providers or their respective officers, directors, owners, agents and employees have any liability for any loss, cost, expense or damage arising from or relating to (i) the Data Transfer regardless of the form of action, (ii) any punitive, indirect, consequential or special damages or lost profits, even if such person has been advised of the possibility of such damages, (iii) the acts or omissions of a third-party servicer or vendor used by the Custodian or you, including your Data Processor, or any loss, cost, damage or expense incurred by any person or entity in connection therewith, or (iv) any loss, cost, expense or damage to you, your data processor or any third party in connection with the Data Transfer. The Custodian will not be responsible for determining the compatibility of any computer system, software or other method used by you or your Data Processor to receive the Data Transfer.
- You acknowledge that any Data Transfer once initiated shall remain in place until you have provided written notice to the Custodian to the contrary and the Custodian shall have had a reasonable time to act upon such notice in order to ensure proper termination of the Data Transfer.

## OTHER ACTIVITIES OF CITIBANK AND CITIGROUP AFFILIATES

By reason of the commercial and investment banking or other activities of Citibank and its affiliates, we may from time to time acquire confidential information and information about corporations or other entities and their securities. We will not divulge such information to you, nor will we act upon such information with respect to our activities or the activities of such corporations or other entities, including with respect to this Agreement.

You acknowledge that the Custodian and its affiliates may perform, among other things, investment banking, research, brokerage, investment advisory and custodial services for other clients. You also acknowledge and agree that the Custodian and its affiliates may take actions in the performance of their duties to such clients (including clients who may also have Accounts similar to those available hereunder or hereafter) which may differ from actions taken, or in the timing and nature of actions taken, with respect to you and an Account. Nothing in this Agreement shall be deemed to impose on the Custodian or any of its affiliates any obligation to recommend any investment advisor or to purchase or sell, or recommend for purchase or sale, for you or for an Account, any securities or other investments which Citibank or its affiliates may recommend, purchase or sell, or recommend for purchase or sale, for its own account or for the account of any other client. Furthermore, nothing in this Agreement shall be deemed to impose upon the Custodian or any of its affiliates

any obligation to take the same actions on your behalf as may be taken on behalf of any other clients. The Custodian and its affiliates may compensate affiliated companies and/or their representatives for providing services to you, and vice versa.

In addition, the Custodian and its affiliates may receive fees for services with respect to assets (including assets in any Account(s)) invested in investment funds.

## INVESTMENT RISKS

### GENERAL

***Investment products (securities, fund shares and other non-depository investments) purchased or held in this Account are not insured by the Federal Deposit Insurance Corporation (FDIC) or any other governmental agency, are not a deposit or other obligation of Citibank or any other Citigroup affiliate and are not guaranteed by Citibank or any other Citigroup affiliate and are subject to investment risks, including the possible loss of the principal amount invested. The following paragraphs describe some of the major risks associated with investments purchased or held in the Account(s).***

Investing in securities and other financial instruments involves risks that may affect the value of the securities held in an Account and result in losses to you, including the potential loss of the principal amount invested. Potential risks include, among others, losses caused by adverse market conditions, market volatility, limited liquidity and other market action. You agree that we will not be responsible for losses in value in an Account, or for acting or failing to act with respect to an Account, so long as we act in good faith.

If a portfolio includes investments denominated in currencies other than your reference currency, you understand and acknowledge that such investments involve added risks, including losses caused by fluctuations in foreign exchange rates, devaluation of non-reference currencies or actions by a government or any other party which make it difficult or impossible to convert a non-reference currency to your reference currency or to return funds to Citibank. Any cash on deposit outside the U.S. (i.e. with any sub-custodian) is not insured by the FDIC.

The following is a general description of some of the major risks associated with cash and short-term investments.

### CASH AND SHORT-TERM INVESTMENTS

If you choose a Citibank interest or non-interest bearing deposit account as the vehicle in which to invest your cash and short-term investments, you should be aware of the limitations of FDIC insurance. Such accounts are FDIC insured deposit accounts of Citibank and are insured by the FDIC up to the maximum allowable by the FDIC. Any other deposits, including checking accounts, savings accounts or certificates of deposit you maintain with Citibank in the same capacity, directly or through an intermediary such as a brokerage account, will be aggregated with your interest bearing and/or non-interest bearing deposit account balances for purposes of determining the applicable FDIC insurance limit. This insurance limit is in addition to the \$250,000 FDIC insurance limit on eligible retirement accounts. For FDIC insurance purposes, retirement accounts are defined as traditional IRAs (Individual Retirement Accounts), Roth IRAs, self-directed Keogh accounts, “457 Plan” accounts for state government employees, and employer sponsored “defined contribution plan” accounts that are self-directed, which are primarily 401(k) accounts. In general, self-directed means that



the consumer chooses how and where the money is deposited. If Citibank fails, the aggregated deposit accounts you maintain are insured, up to the applicable limits, for principal and interest accrued to the day Citibank is closed.

**It is your responsibility to monitor the total amount of deposits that you maintain with Citibank and to determine the extent of FDIC insurance coverage available to you. We shall have no responsibility to monitor your deposits.**

Investments in a money market mutual fund are NOT FDIC insured. A money market mutual fund seeks income by investing in short-

term debt securities. Although a money market mutual fund seeks to preserve the value of your investment at \$1 per share, it is possible to lose money with respect to an investment in a money market mutual fund, or the fund could underperform other short-term debt instruments or money market mutual funds if:

- Interest rates rise sharply.
- An issuer or guarantor of the fund's securities defaults or the security's credit rating is downgraded.

**INVESTMENT PRODUCTS: NOT FDIC INSURED • NO BANK GUARANTEE • MAY LOSE VALUE**

Citi Private Bank is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates of Citigroup. Not all products and services are provided by all affiliates or are available at all locations. All credit products are subject to credit approval. Custody services are provided by Citibank, N.A. Member FDIC.

**SECURITIES INVESTORS PROTECTION CORPORATION® (SIPC®) INFORMATION**

For clients of Citigroup Global Markets Inc., and other interested clients, information regarding SIPC, including a SIPC brochure, may be obtained by contacting SIPC via its website at [sipc.org](http://sipc.org) or by telephone at (202) 371-8300. Investments maintained with Citibank, N.A., as custodian, are not covered by SIPC.

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Private Bank

Consumer Deposit Accounts  
National



Effective: 3/4/2025 Through: 3/10/2025

Tiered Variable Interest Rate <sup>1,2</sup> Products	Minimum Opening Balance	\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000 - \$99,999.99		\$100,000 - \$499,999.99		\$500,000 - \$999,999.99		\$1,000,000 - \$4,999,999.99		\$5,000,000 - \$9,999,999.99		\$10,000,000 - \$24,999,999.99		\$25,000,000+	
		APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citi Private Bank Interest Checking	\$0	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%
Citi® Savings	\$0	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%	0.60%	0.60%	0.70%	0.70%	0.80%	0.80%	0.90%	0.90%	1.01%	1.00%	1.06%	1.05%
Citi Accelerate Savings	\$0	0.30%	0.30%	0.40%	0.40%	0.50%	0.50%	0.60%	0.60%	0.70%	0.70%	0.80%	0.80%	0.90%	0.90%	1.01%	1.00%	1.06%	1.05%

Tiered Variable Interest Rate <sup>1,2</sup> Products	Minimum Opening Balance	\$0 - \$24,999.99		\$25,000 - \$49,999.99		\$50,000+	
		APY	Interest Rate	APY	Interest Rate	APY	Interest Rate
Citiqool® Interest Checking <sup>3</sup>	\$0	0.01%	0.01%	0.01%	0.01%	0.01%	0.01%

Certificates of Deposit <sup>4</sup>	Minimum Opening Balance	APY	Interest Rate
3 Month CD	\$500	4.08%	4.00%
4 Month CD	\$500	4.40%	4.31%
5 Month CD	\$500	0.05%	0.05%
6 Month CD	\$500	4.08%	4.00%
7 Month CD	\$500	0.05%	0.05%
8 Month CD	\$500	0.05%	0.05%
9 Month CD	\$500	3.77%	3.70%
10 Month CD	\$500	4.20%	4.11%
11 Month CD	\$500	0.05%	0.05%
1 Year CD	\$500	3.56%	3.50%
No Penalty CD (12 Month CD) <sup>5</sup>	\$500	0.05%	0.05%
13 Month CD	\$500	0.05%	0.05%
14 Month CD	\$500	0.05%	0.05%
15 Month CD	\$500	0.05%	0.05%
18 Month CD	\$500	0.05%	0.05%
2 Year CD	\$500	0.05%	0.05%
30 Month CD	\$500	0.05%	0.05%
Step Up CD (30 Month CD) <sup>6,7</sup>			
Month 1 to 10	\$500	0.05%	0.05%
Month 11 to 20	\$500	0.05%	0.05%
Month 21 to 30	\$500	0.05%	0.05%
3 Year CD	\$500	0.05%	0.05%
4 Year CD	\$500	0.05%	0.05%
5 Year CD	\$500	0.05%	0.05%

Interest Rates and Annual Percentage Yield (APY) apply to accounts opened through Citi Private Bank, fees could reduce earnings. The products, rates, and APY's contained herein are accurate as of the dates stated on this form. For current interest rates and annual percentage yields, please call 1-800-870-1073 (we accept 711 or other relay service).

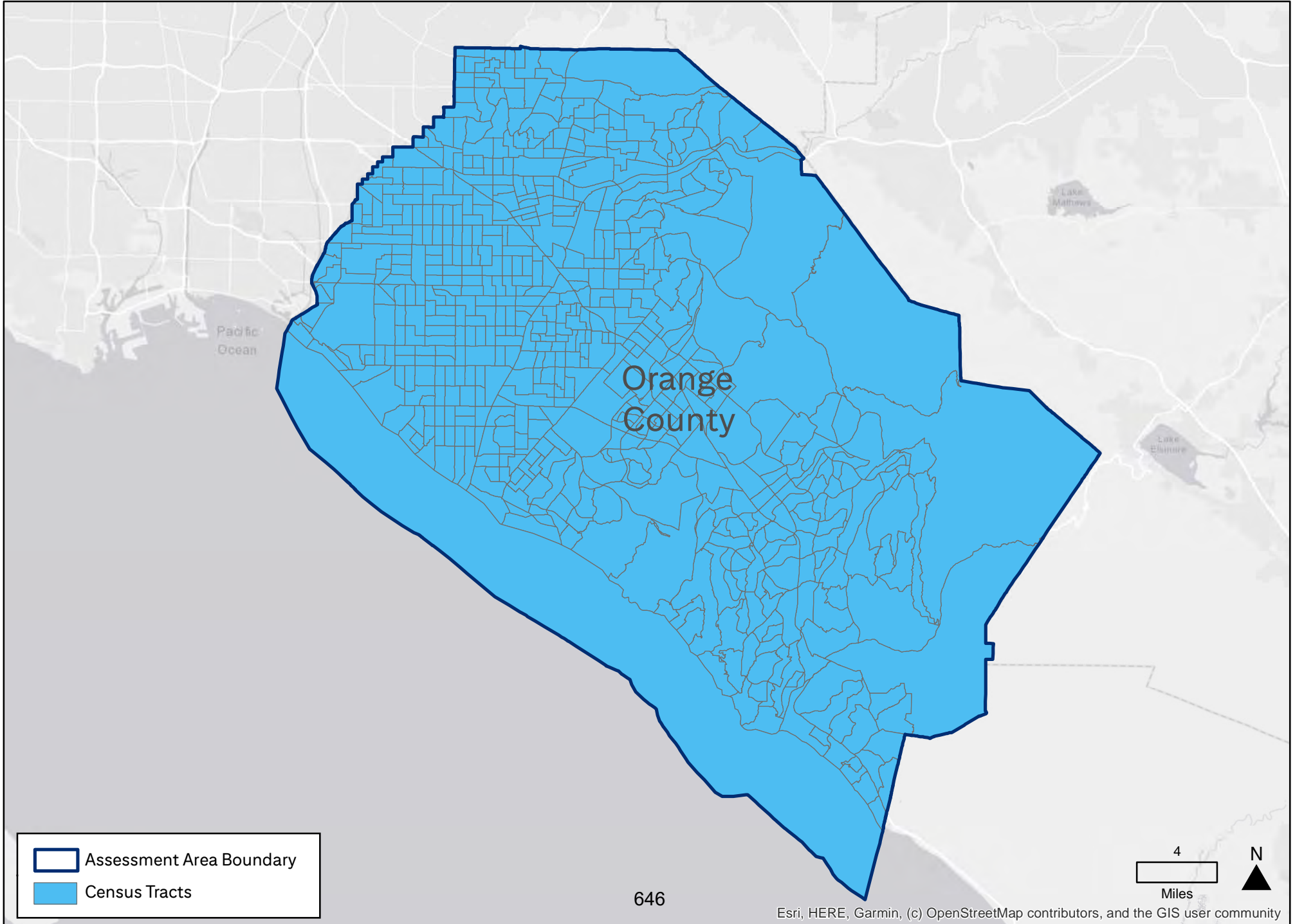
<sup>1</sup> Interest Rates on these accounts may change after your account is opened.  
<sup>2</sup> For Tiered Variable Interest Rate Product, balance tiers are determined by the average daily balance in the account for calendar month prior to when interest is paid. For new accounts, tiers are determined using the average daily balance for the calendar month in which the account is opened, excluding the last day of the month.  
<sup>3</sup> Amounts in each balance range can earn a different rate.  
<sup>4</sup> Interest Rates are fixed for the term of the CD. If one Annual Percentage Yield (APY) and one Interest Rate is shown for a CD they apply for all balance tiers. The APY assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal.  
<sup>5</sup> You may withdraw your full balance and interest at any time without incurring any penalty fees after the first six (6) calendar days you deposit funds into your new account.  
 Upon maturity, your CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
 A 12-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not have the no penalty feature. If the term of your maturing CD is no longer available, your CD be renewed at the next greater term.  
<sup>6</sup> During the term of a new Step Up CD, the interest rate is fixed for the first ten month period (Months 1-10) and is increased during the second (Months 11-20) and third (Months 21-30) succeeding ten month periods.  
<sup>7</sup> The Composite APY is based on the total interest that will be paid from all step rates during the CD term and assumes interest and principal remains on deposit until maturity. A fee will be imposed for early withdrawal.  
 Upon maturity, the CD will automatically renew for the same term but at the APY and interest rate currently being offered, unless you request a change during the grace period, or the CD rate or term is no longer available.  
 A 30-month CD will renew at the interest rate and APY in effect on the maturity date, except that your renewed CD will not be a Step Up CD and will not have the step up feature. If the term of your maturing CD is no longer available, the CD may be renewed at the next greater term.

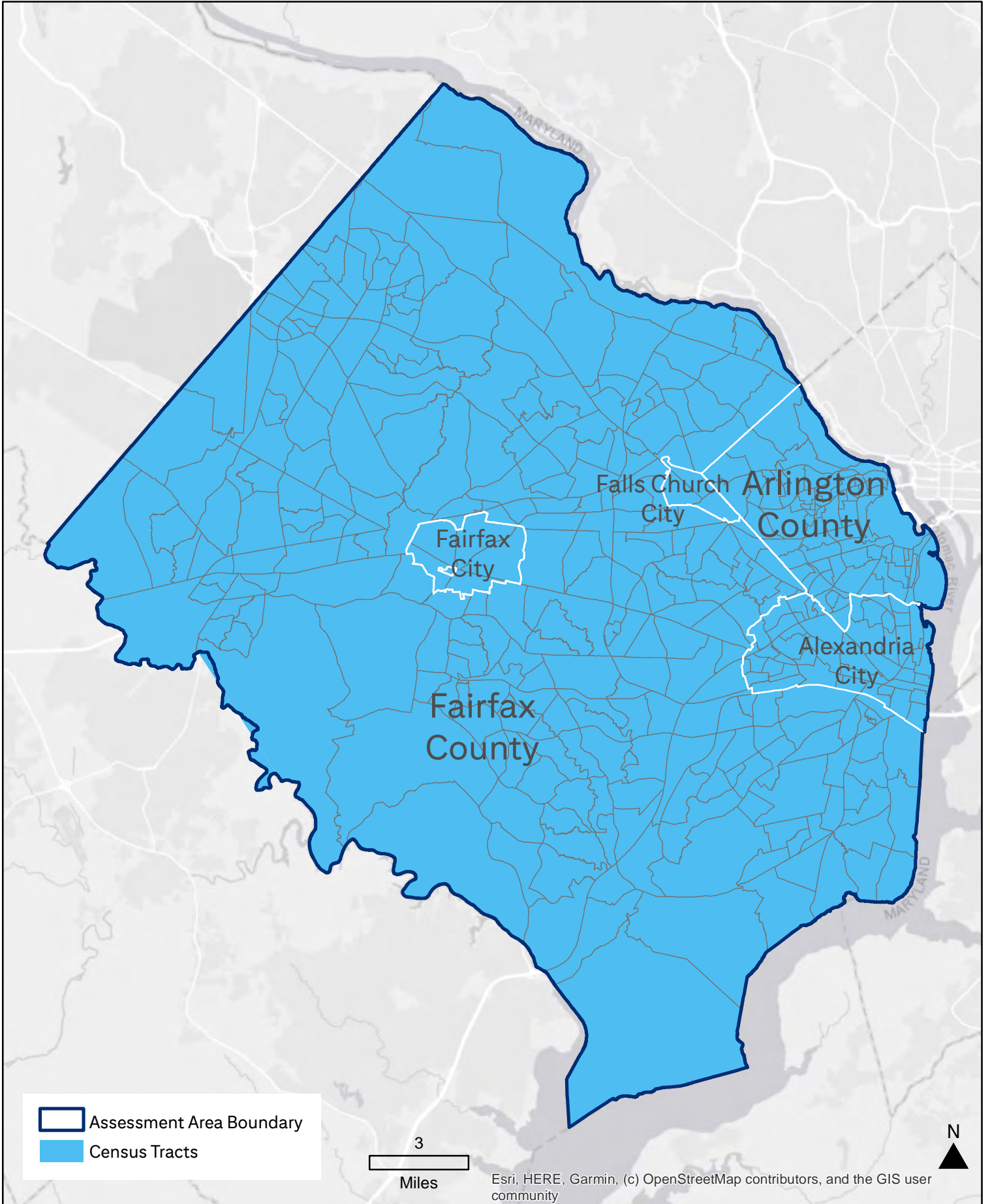
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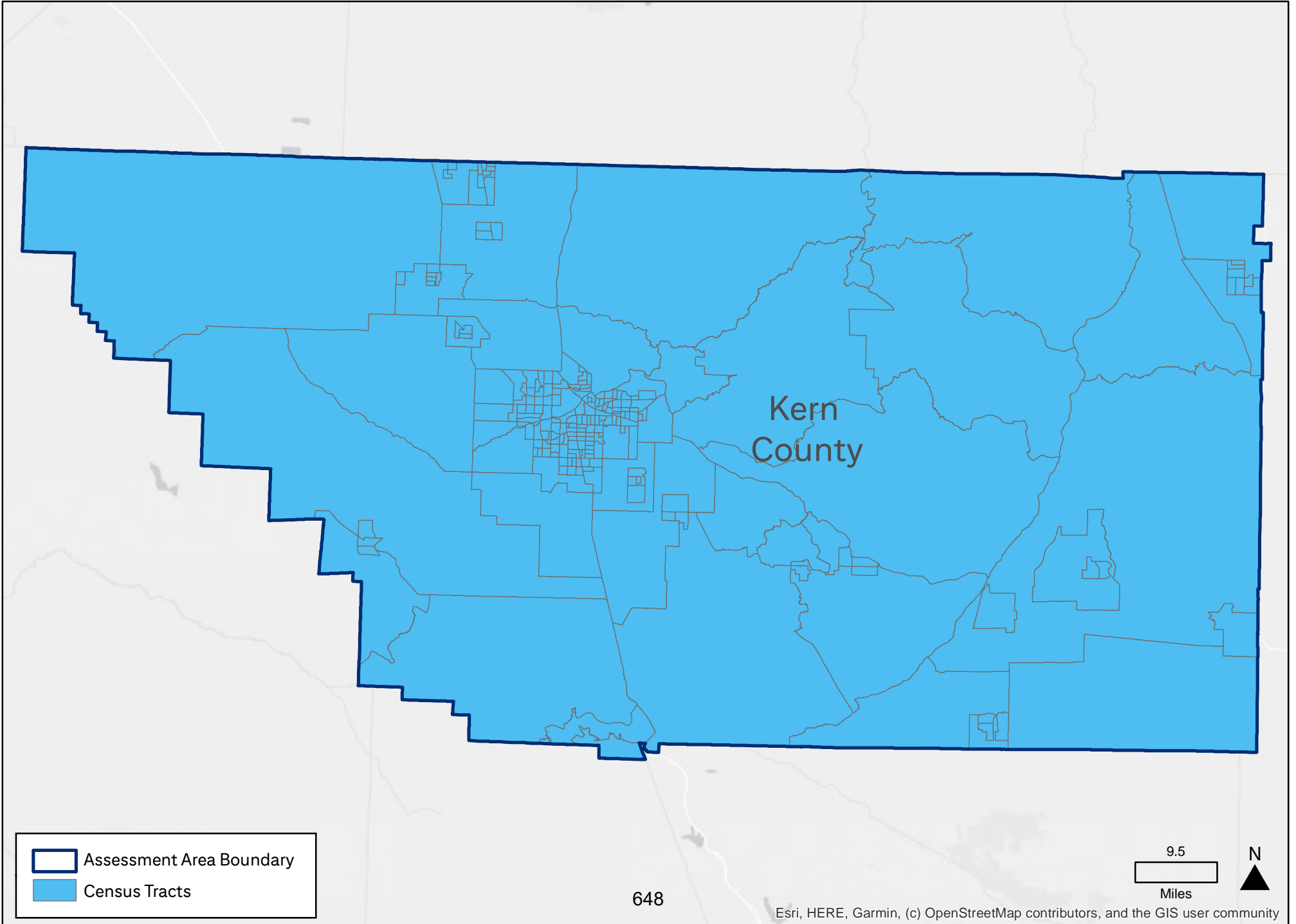
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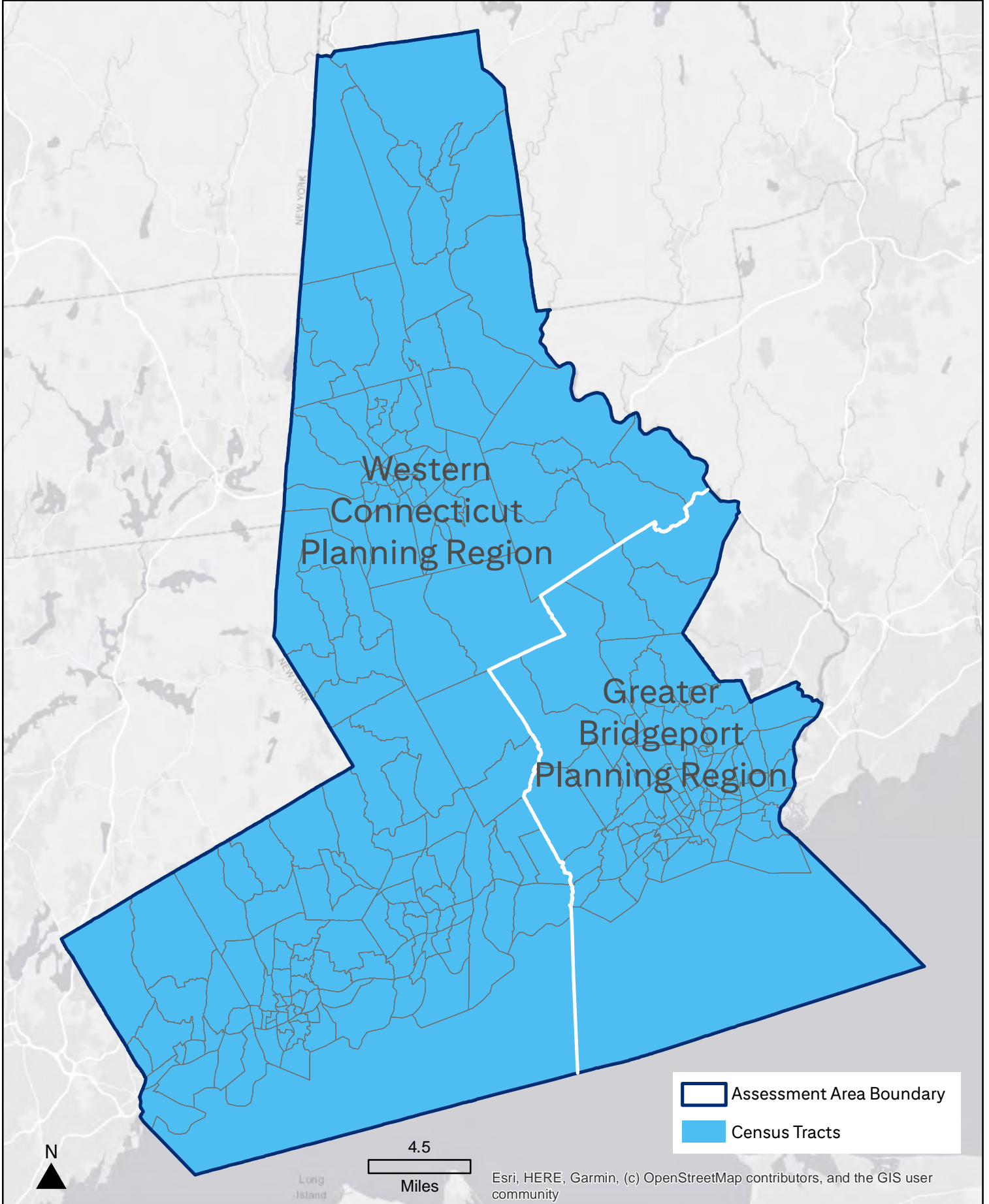


# Assessment Area Maps



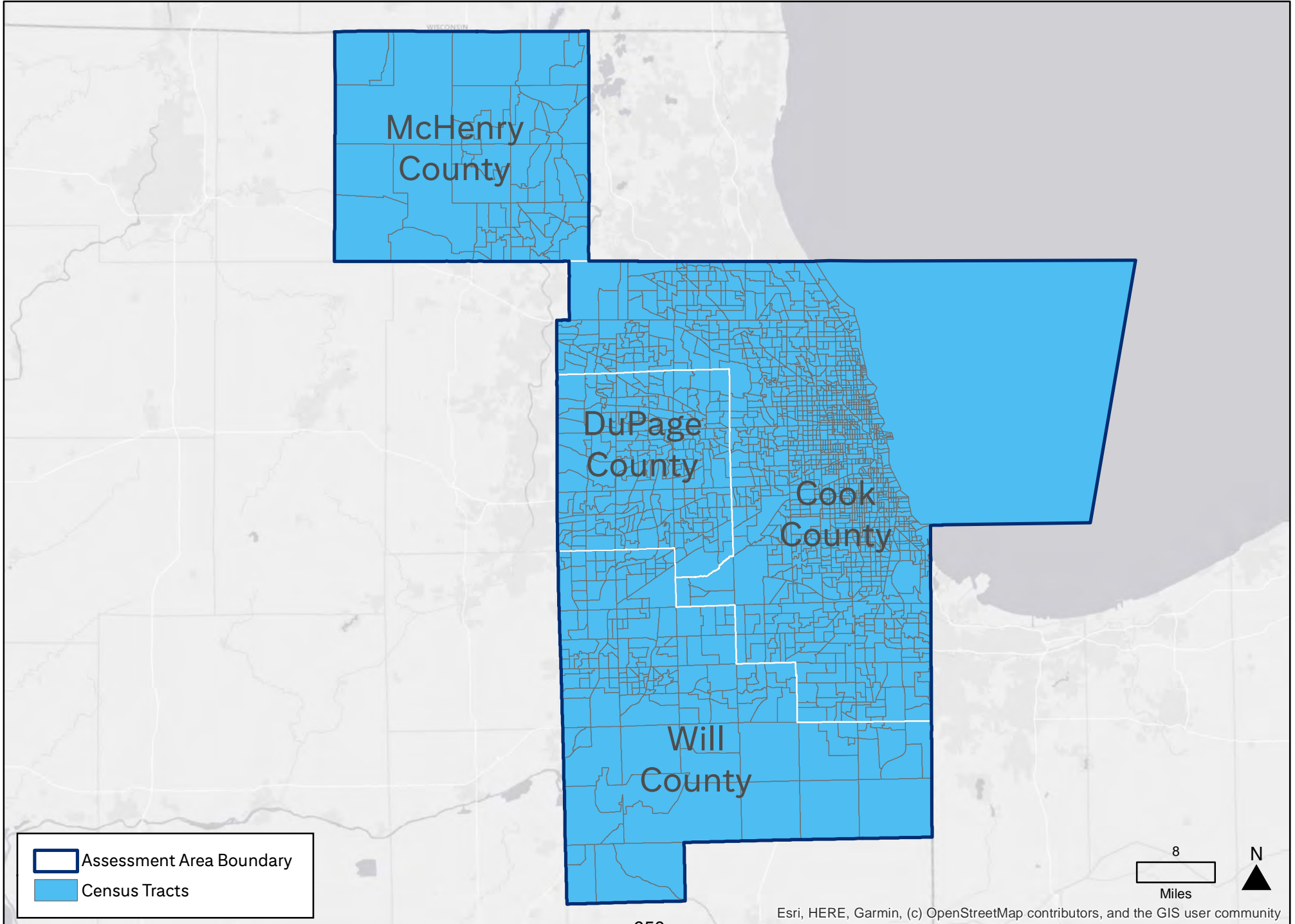




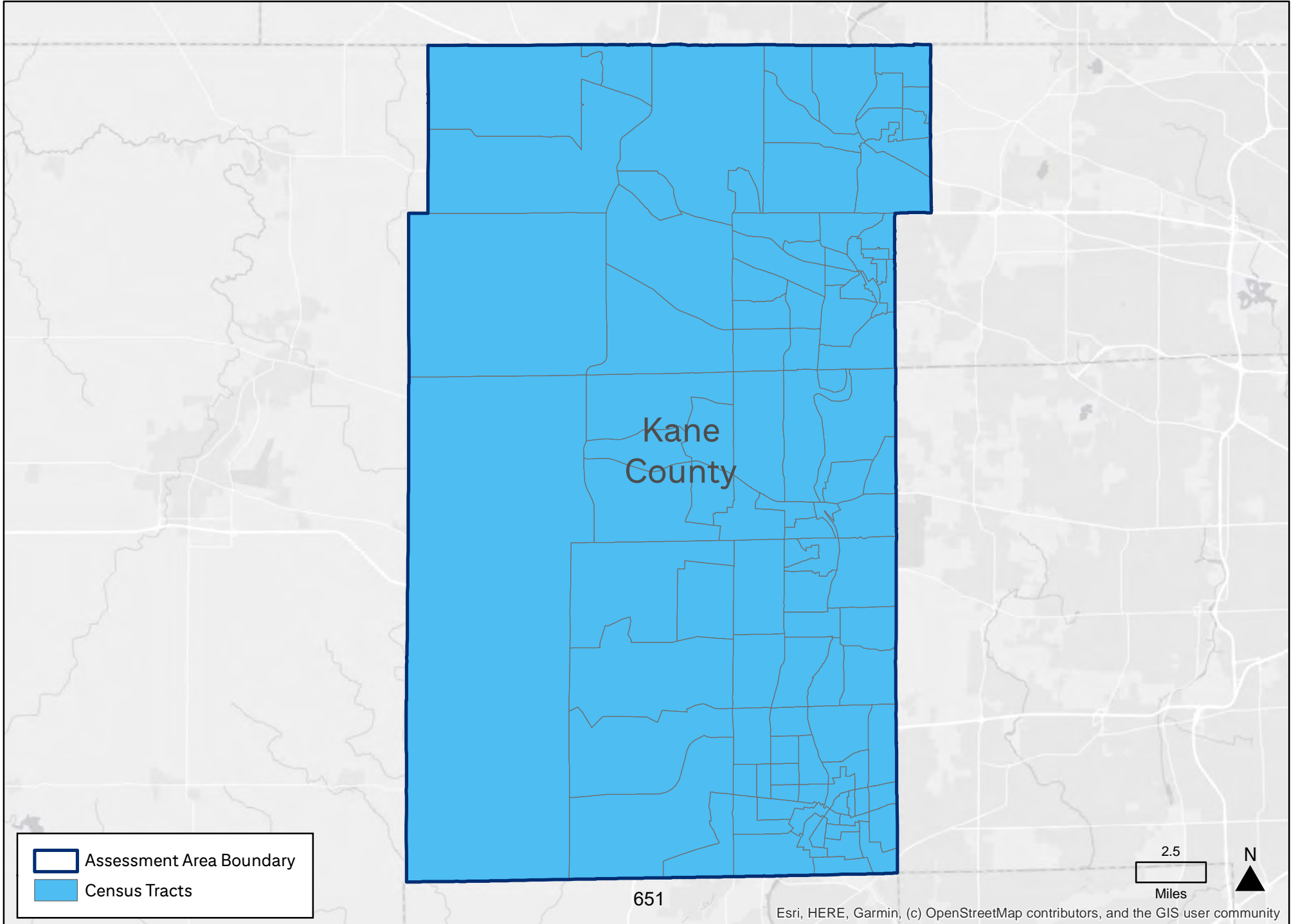


Esri, HERE, Garmin, (c) OpenStreetMap contributors, and the GIS user community

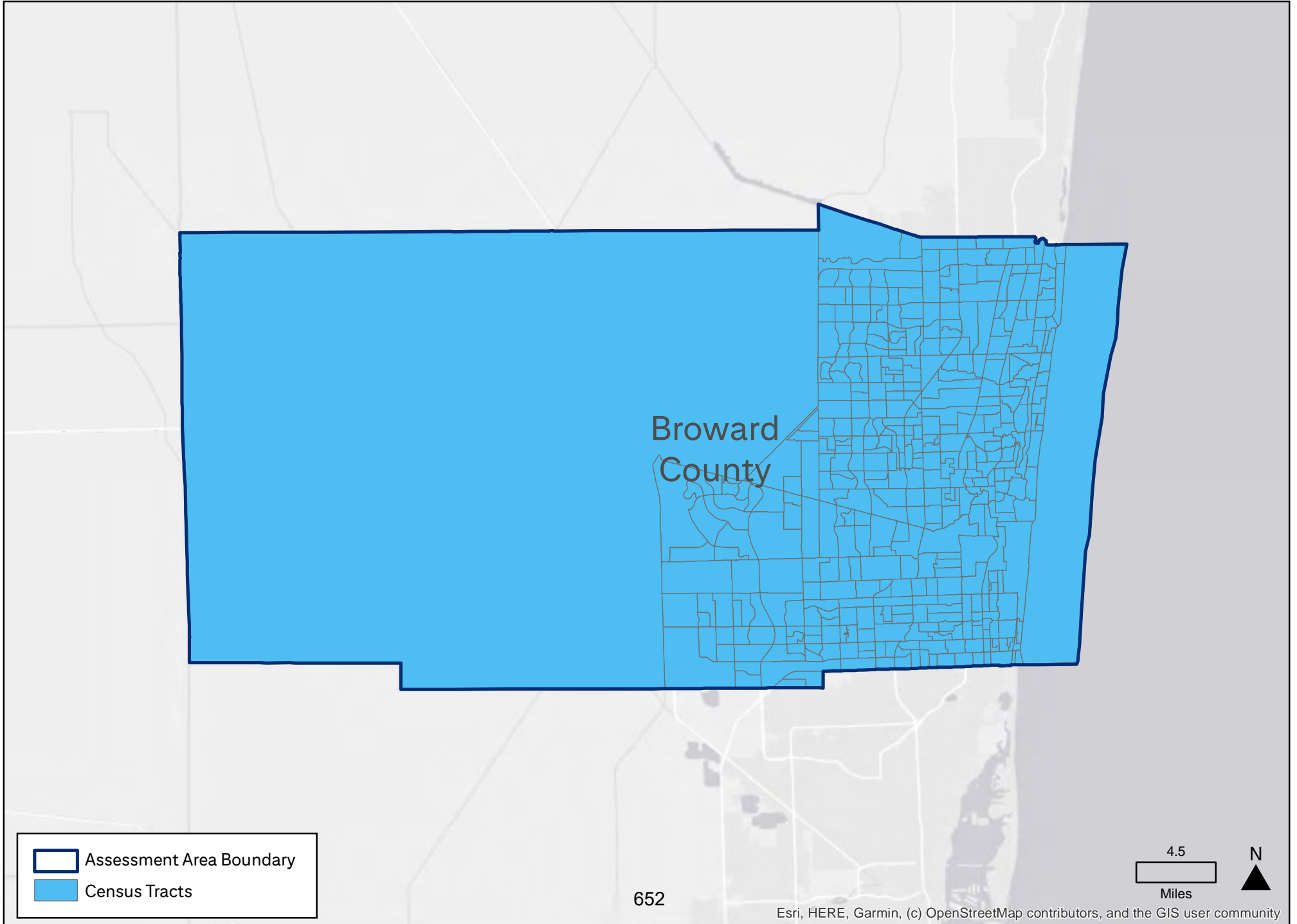


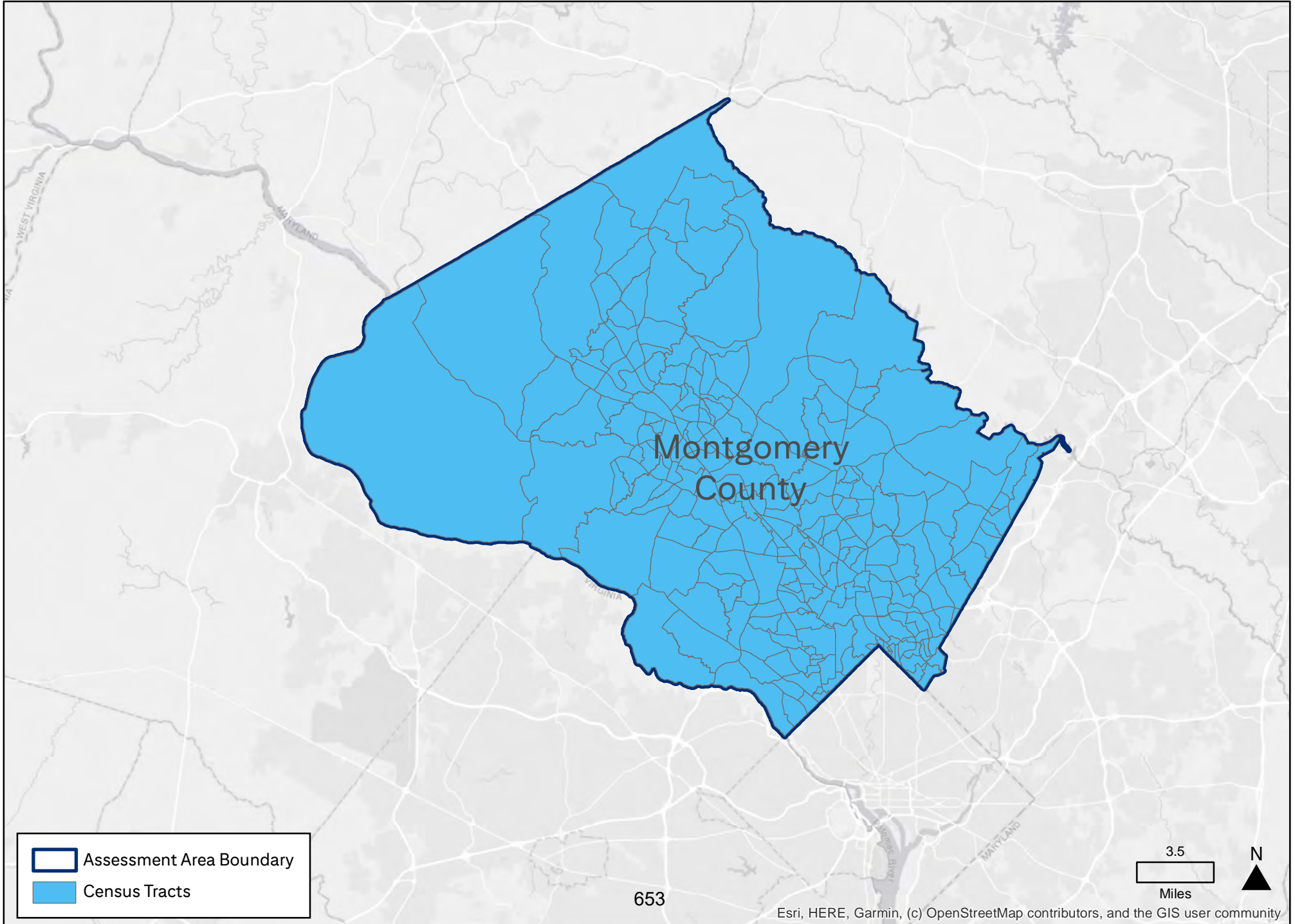


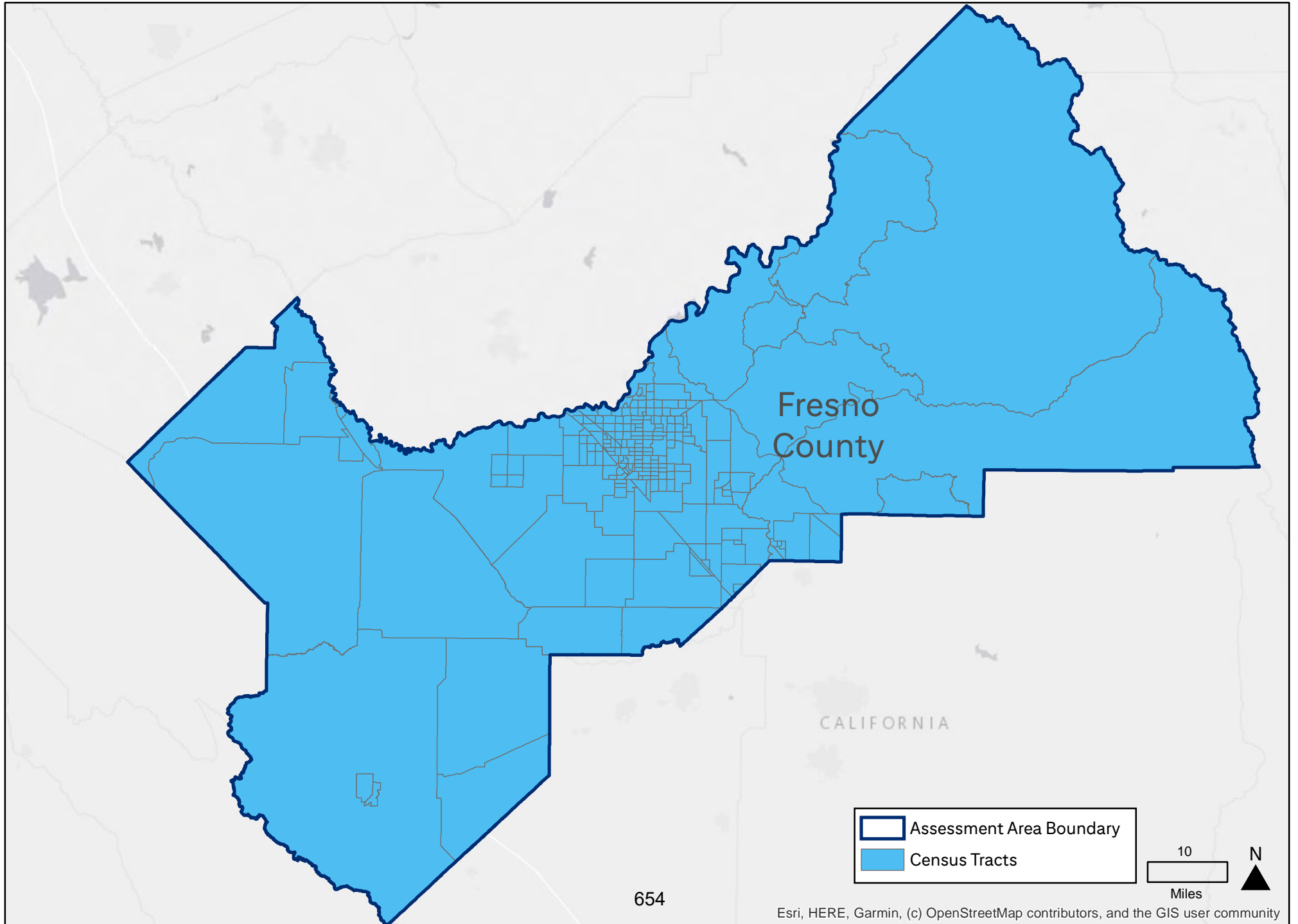


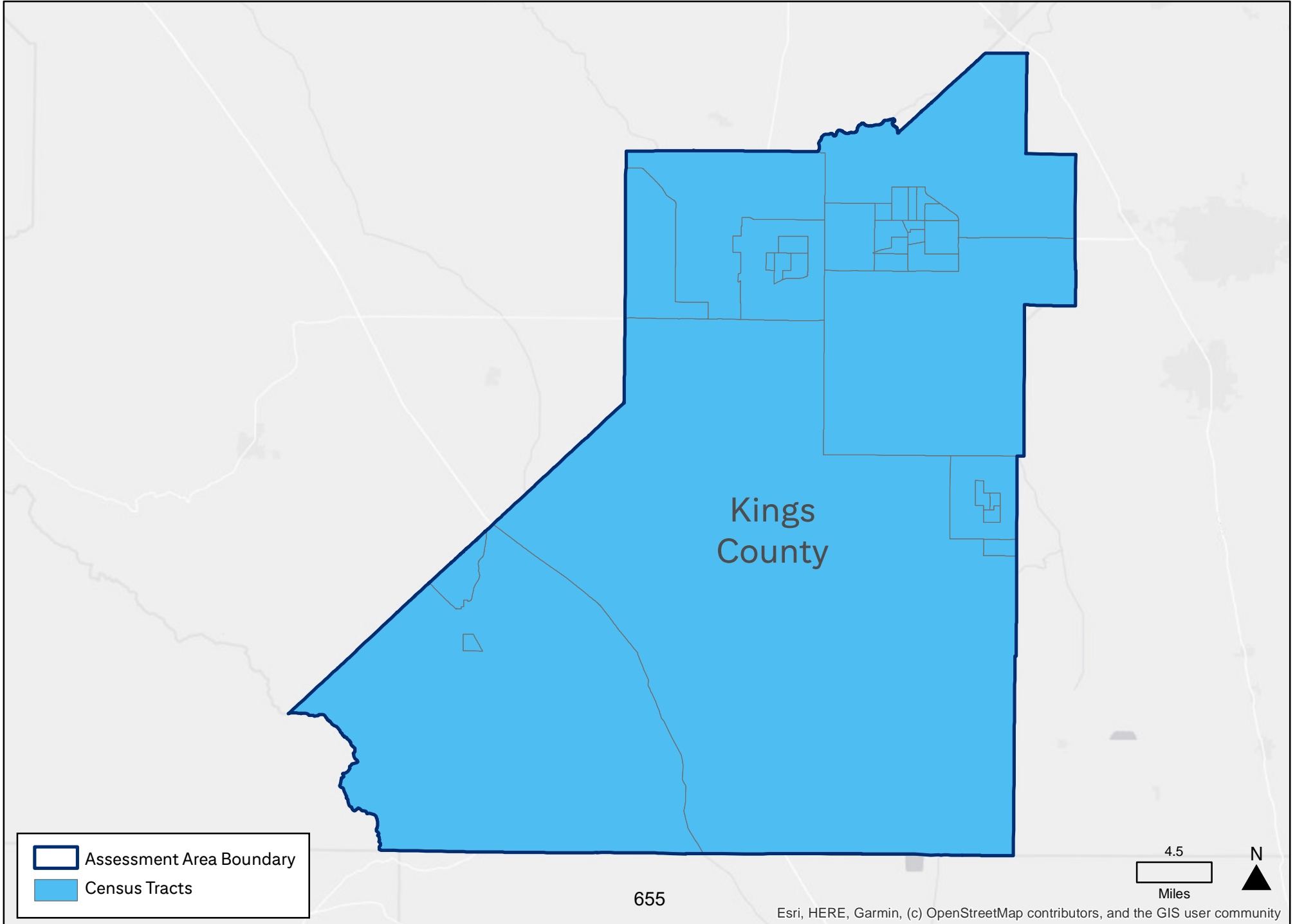


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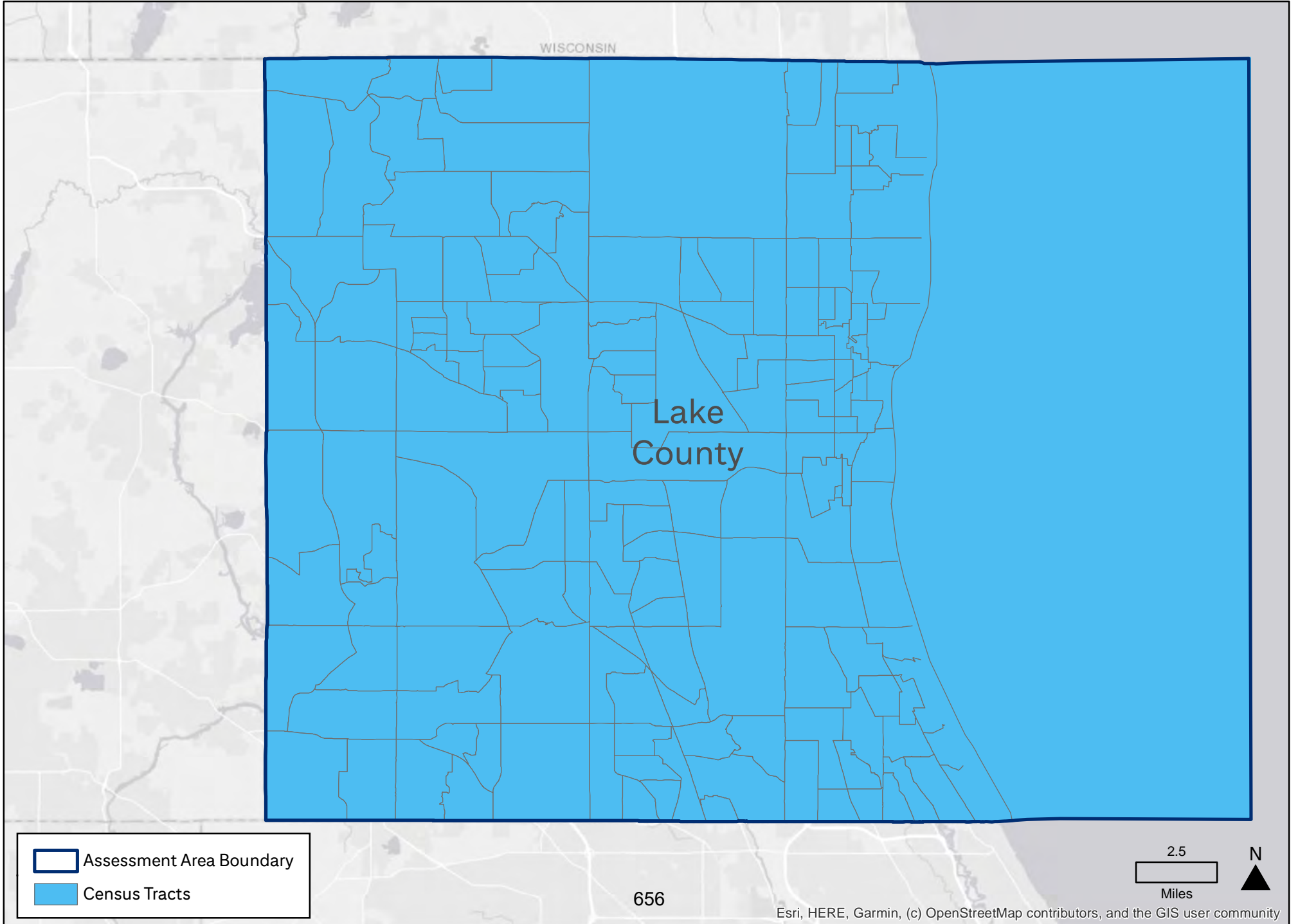








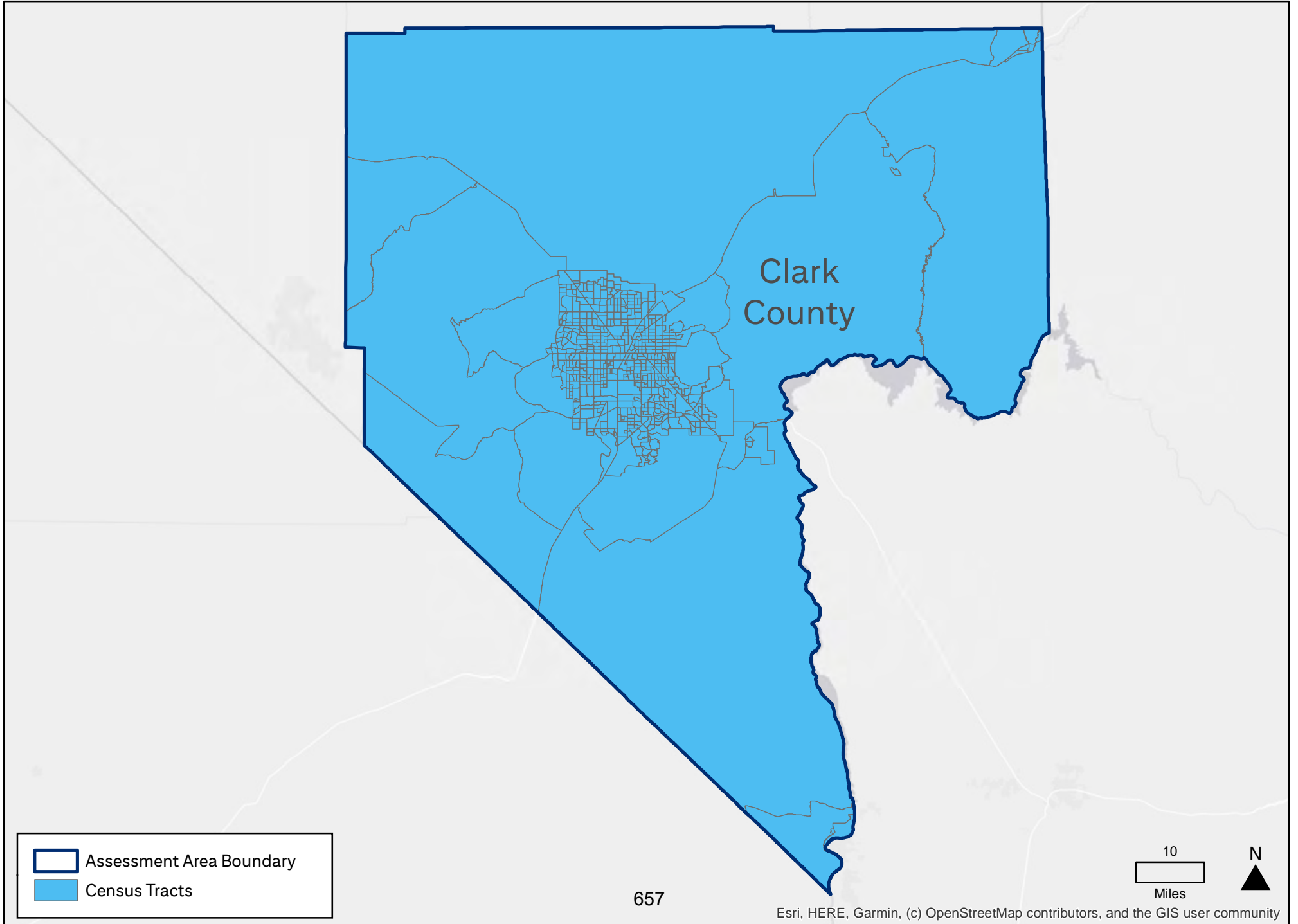
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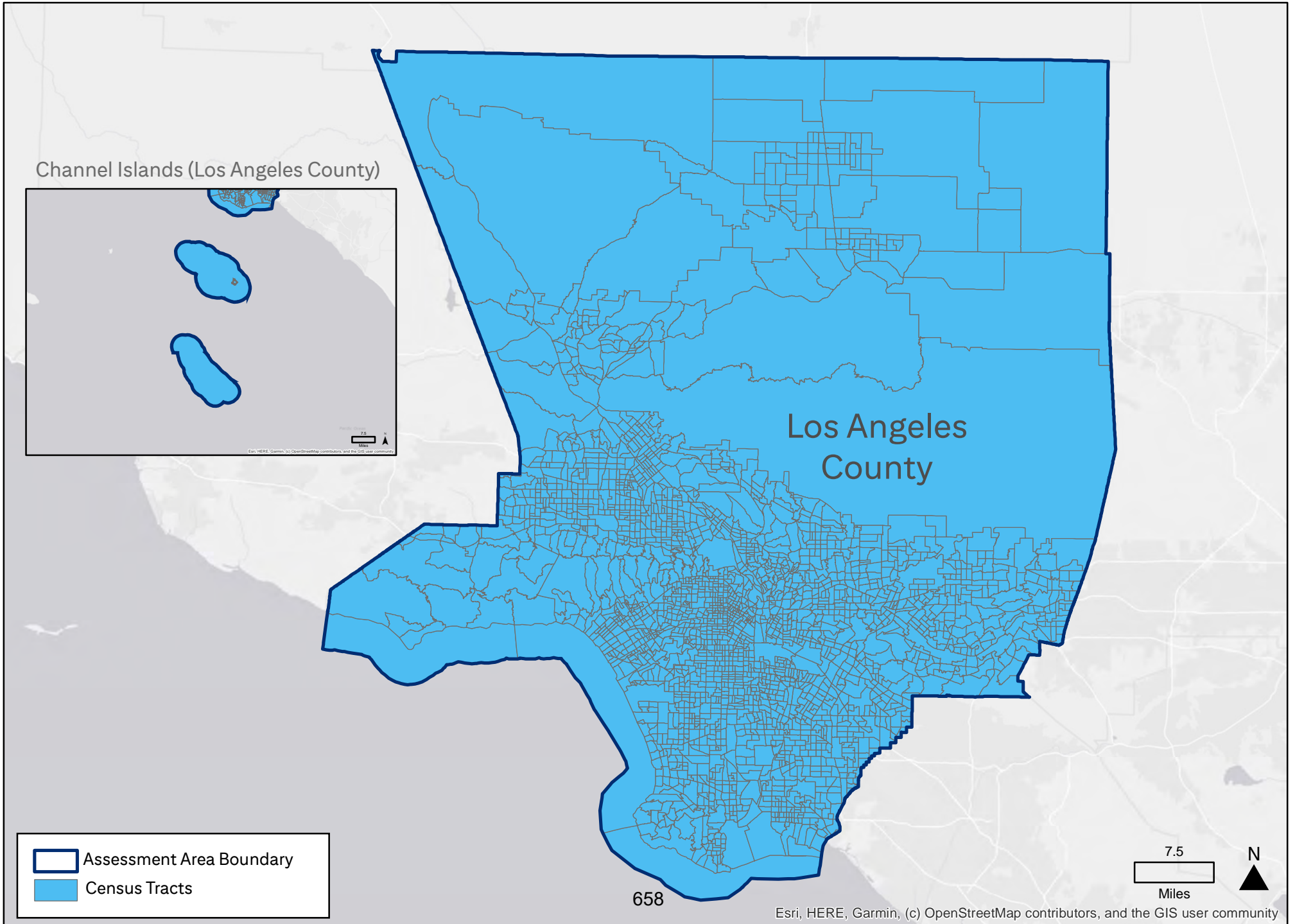
- Assessment Area Boundary
- Census Tracts



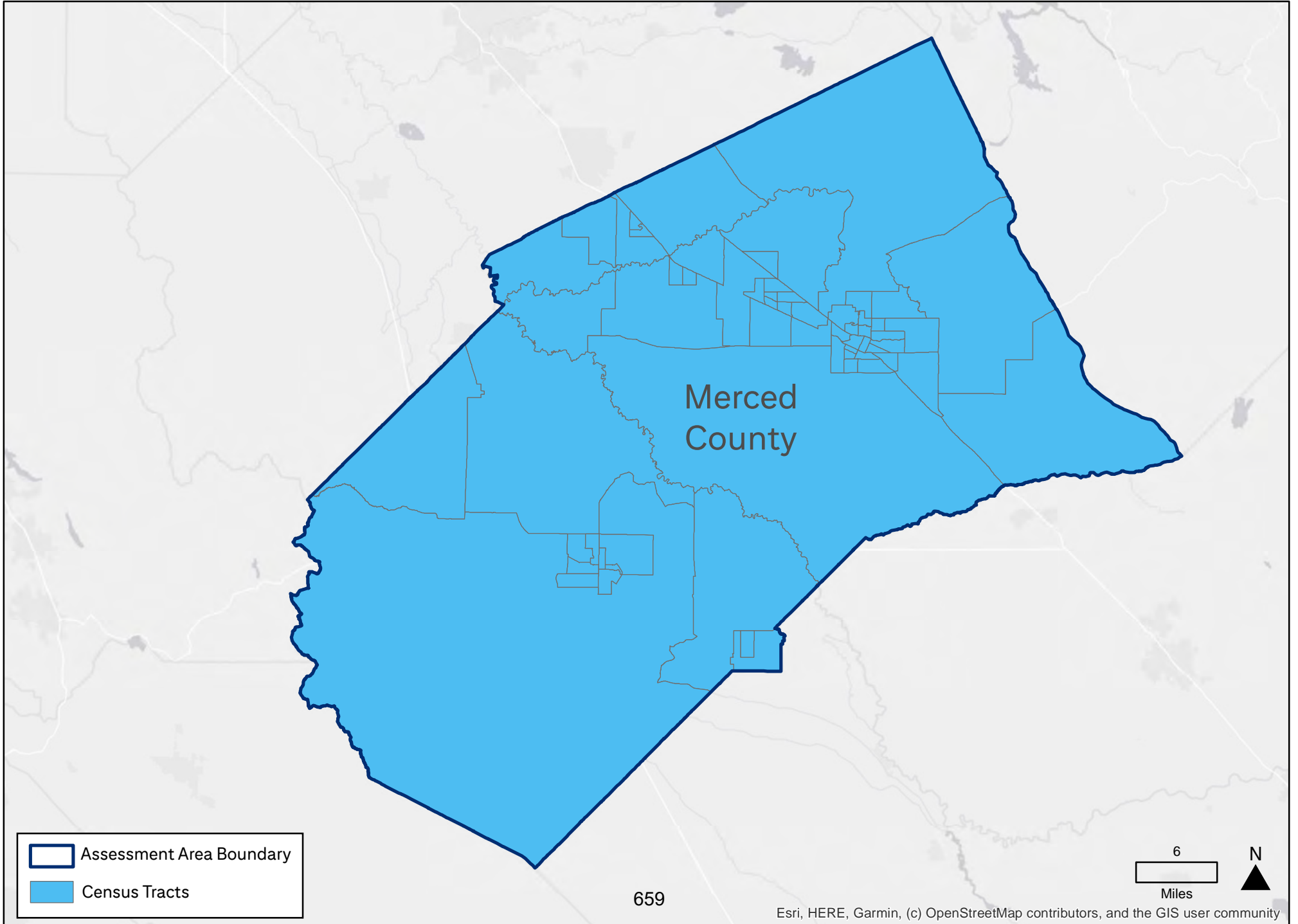
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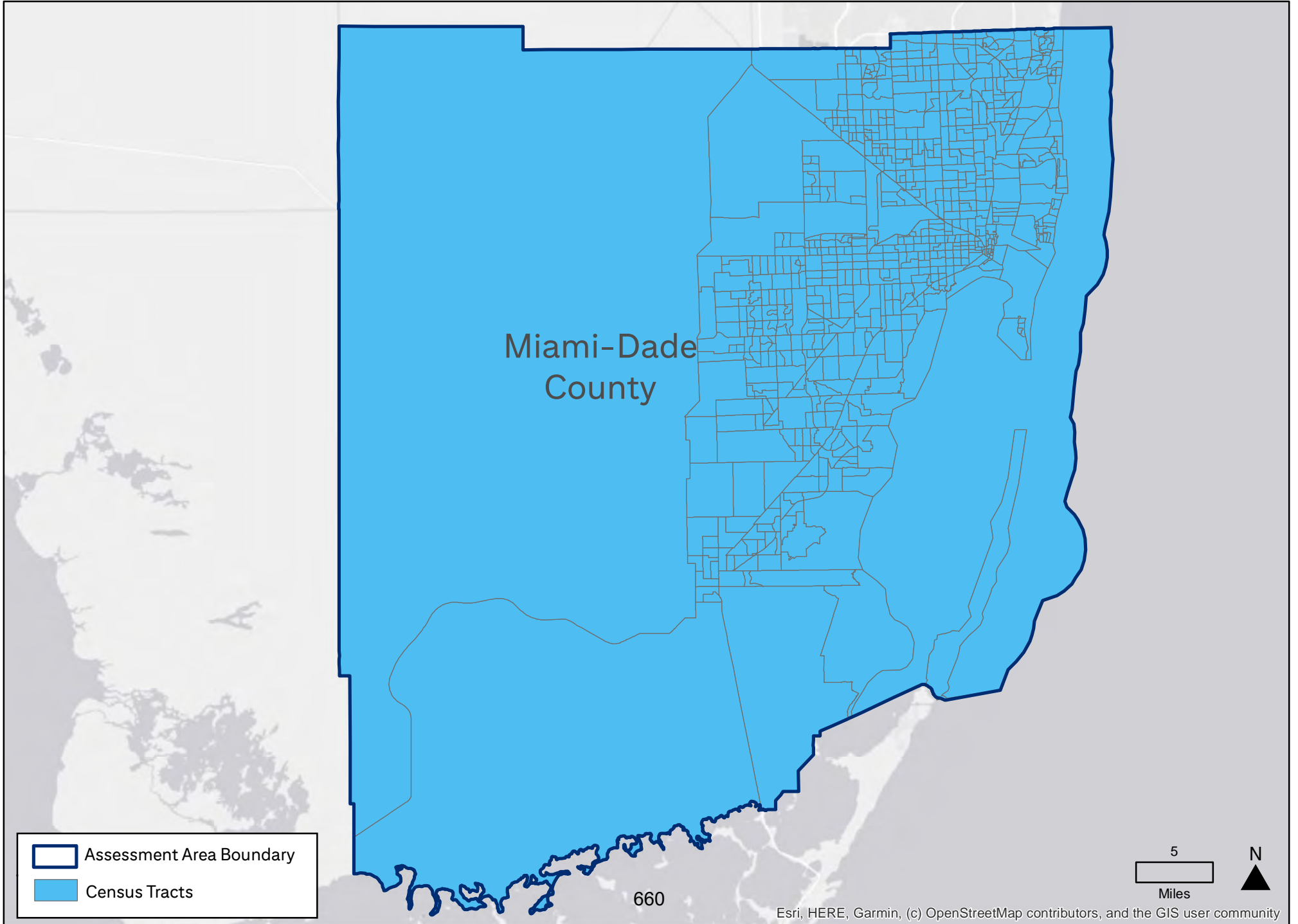


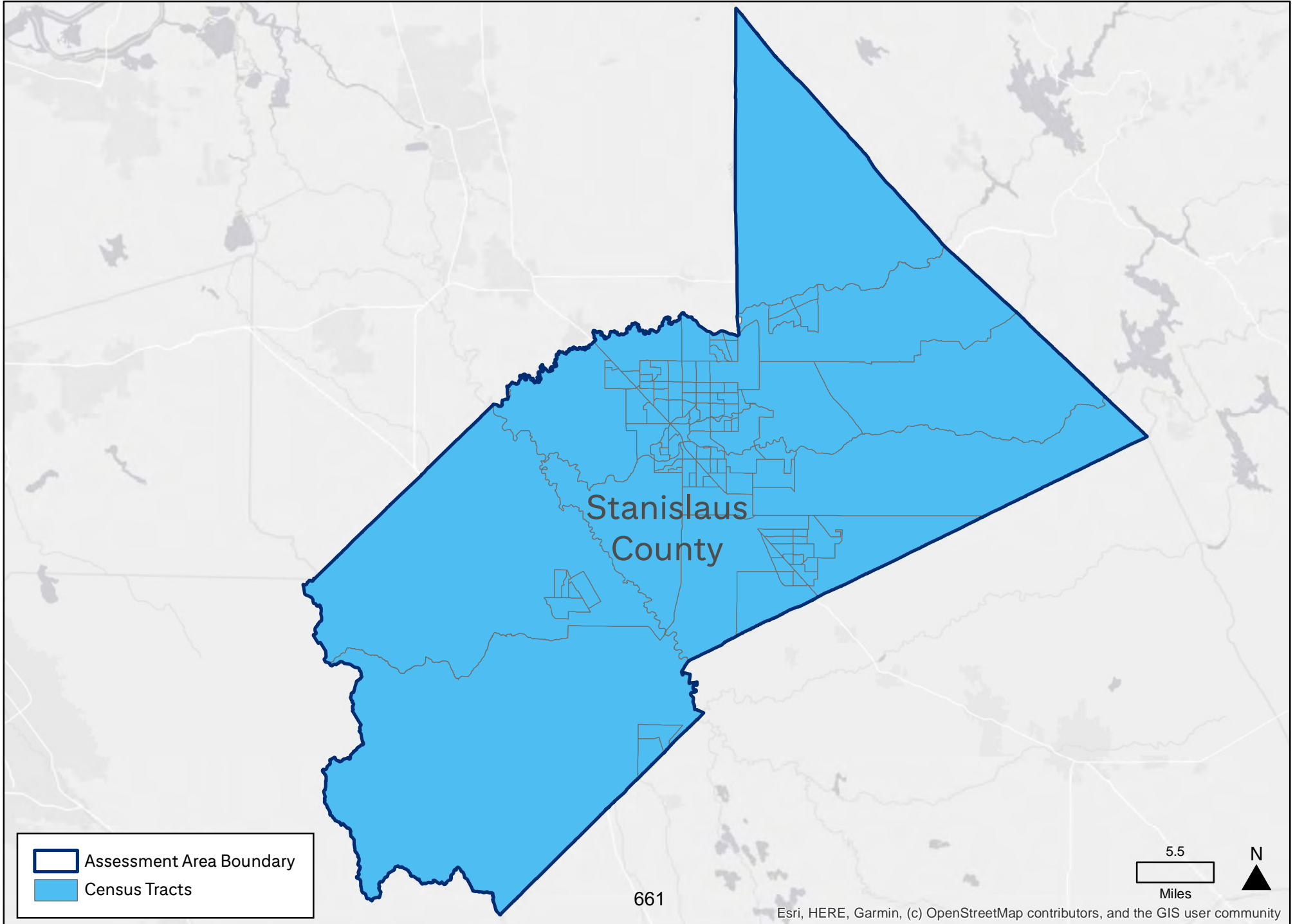




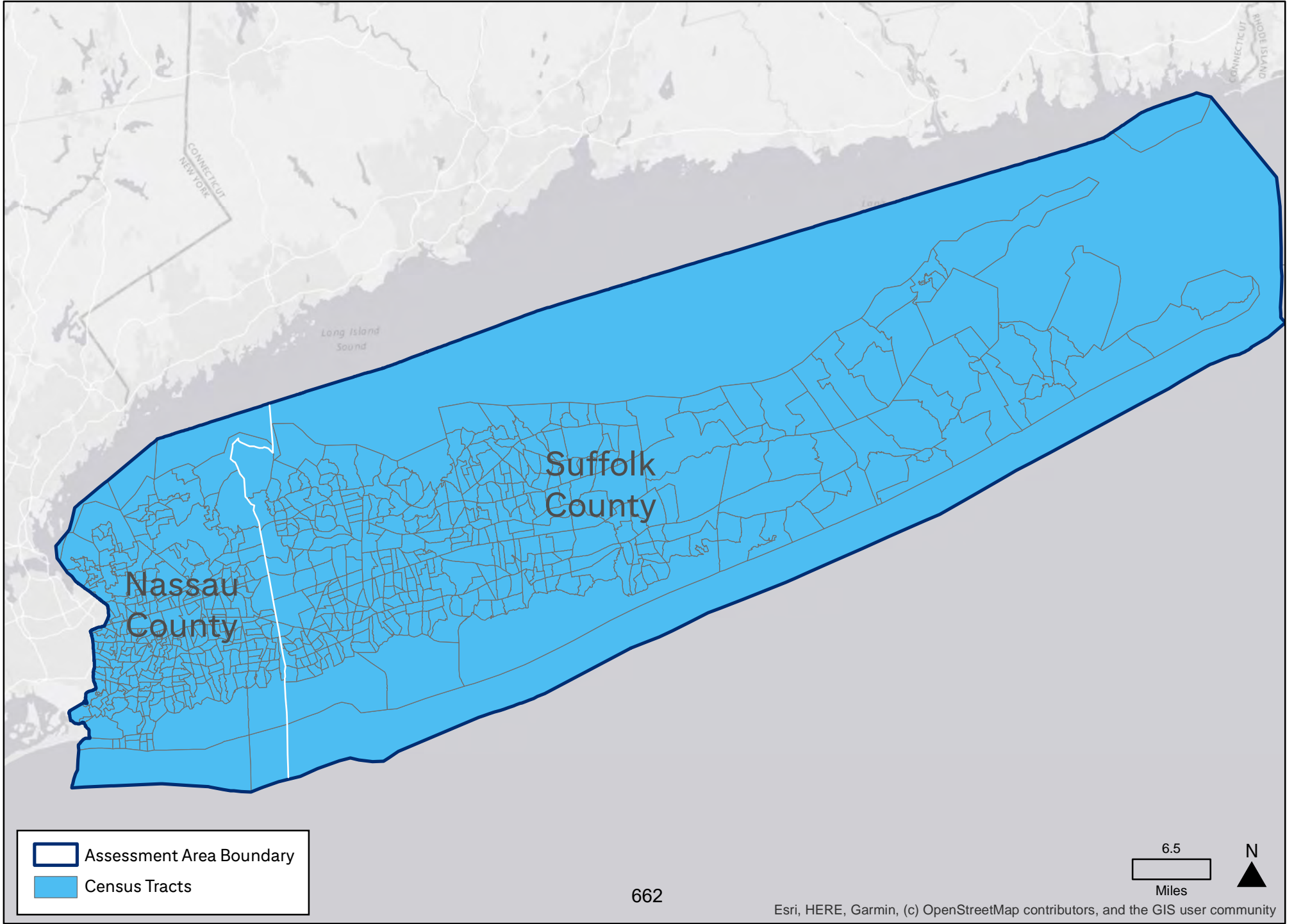


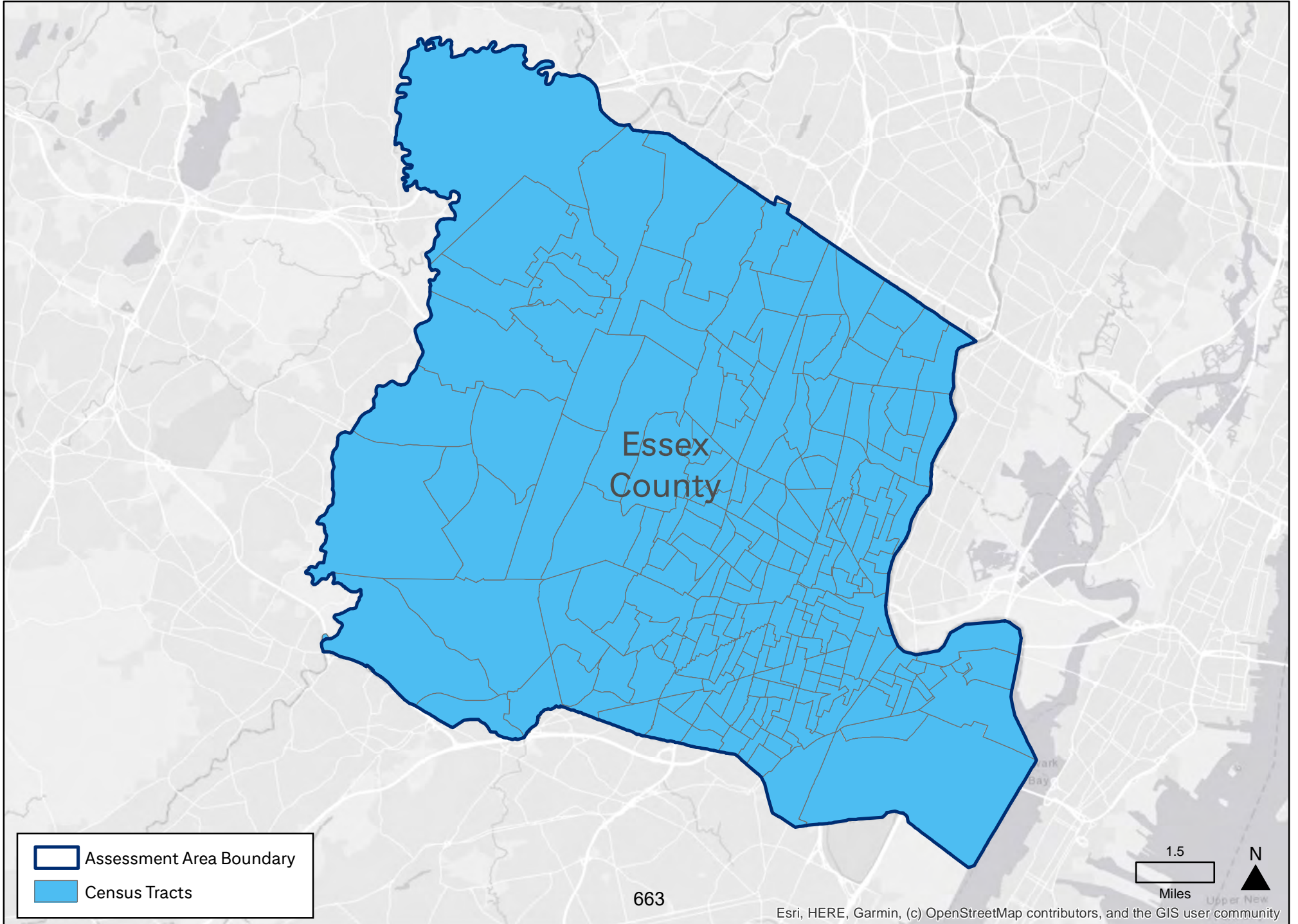




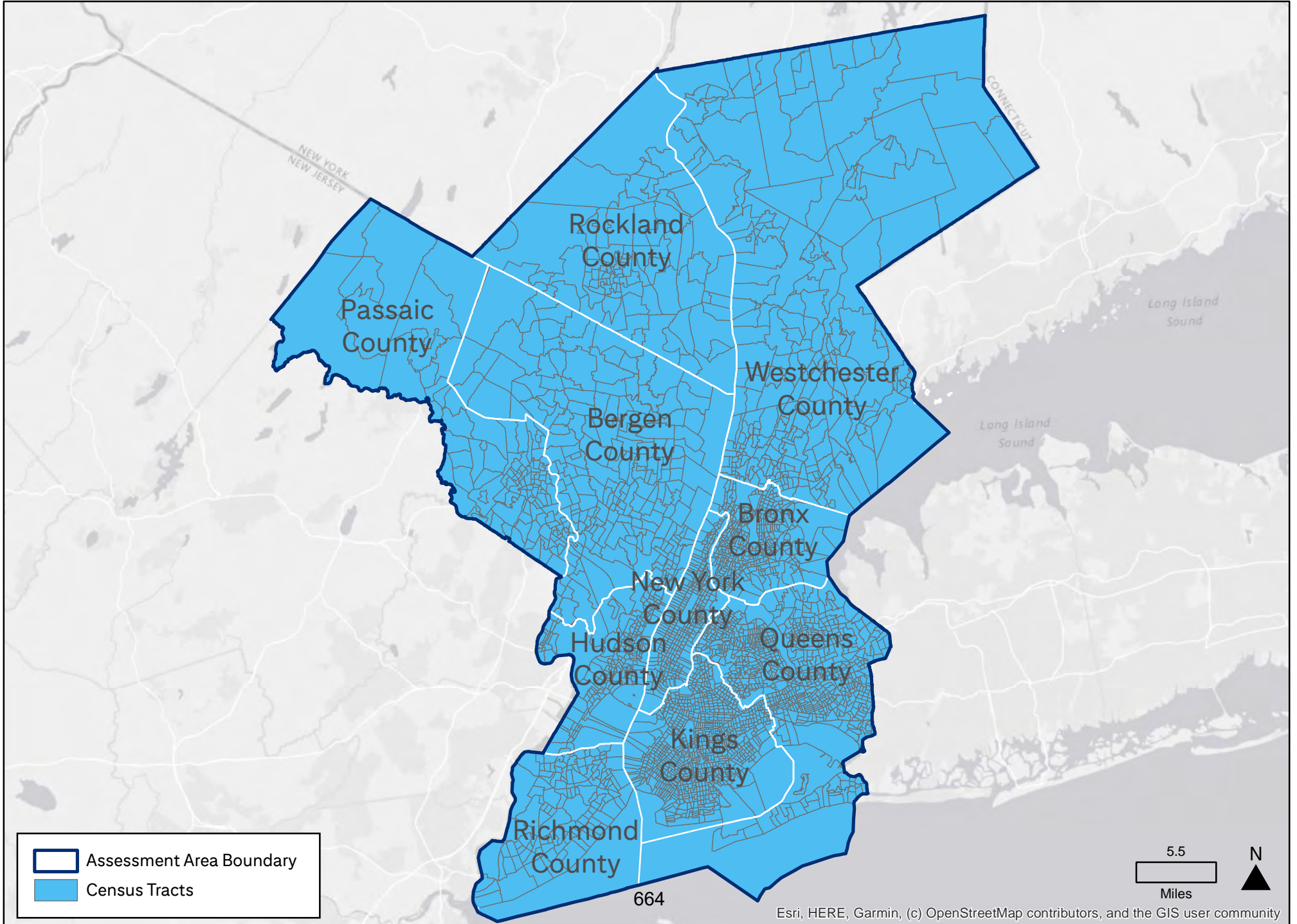


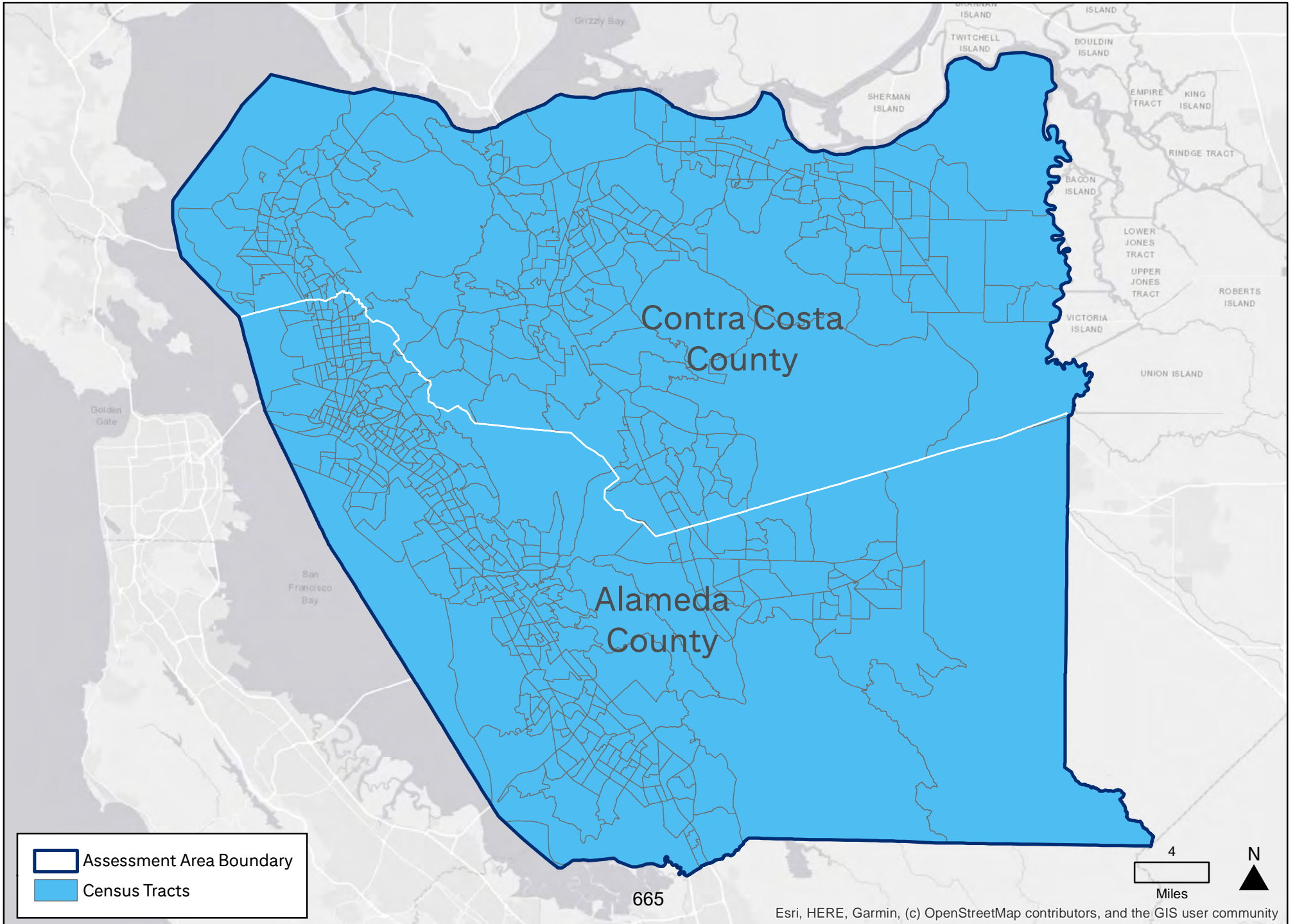
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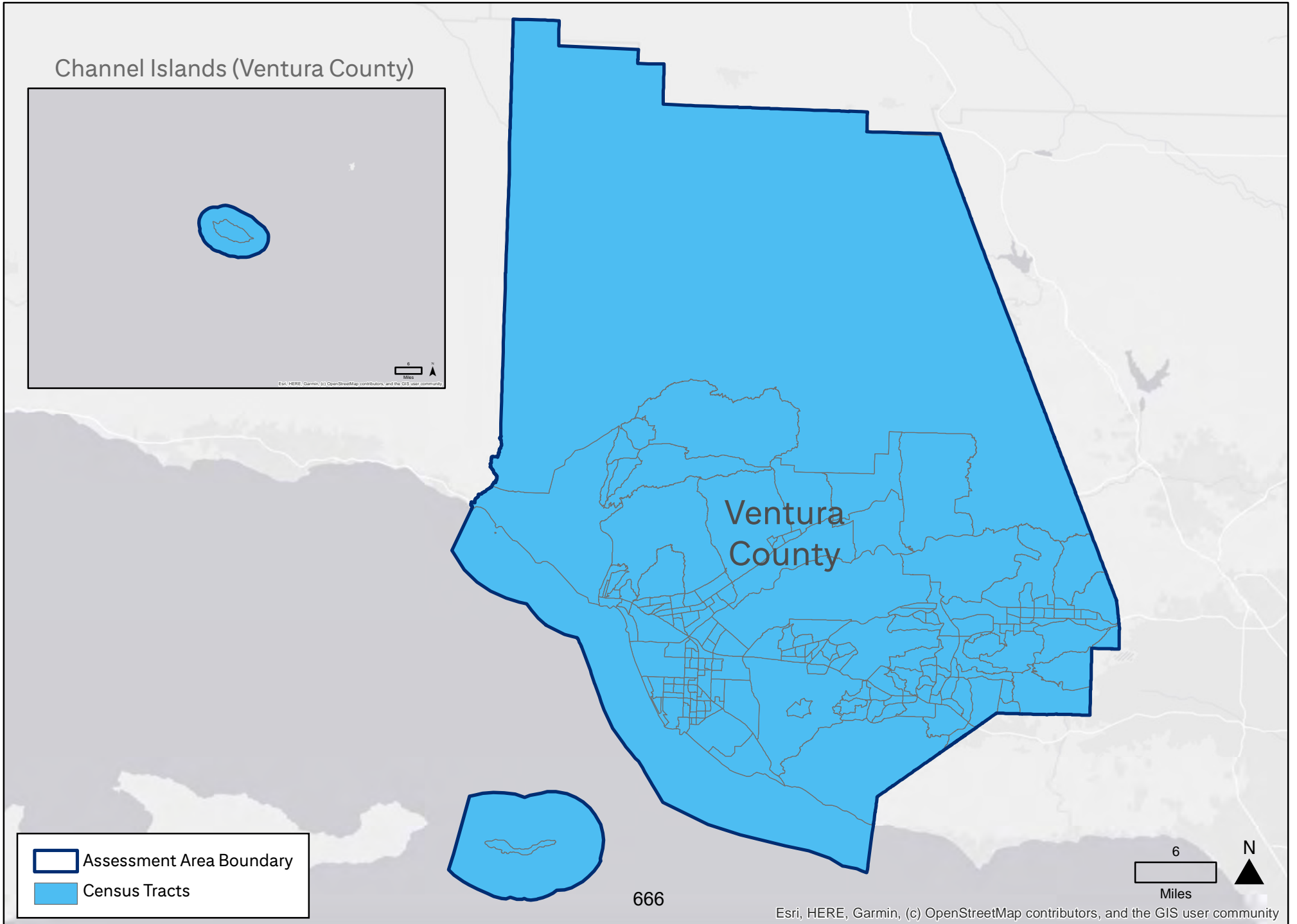




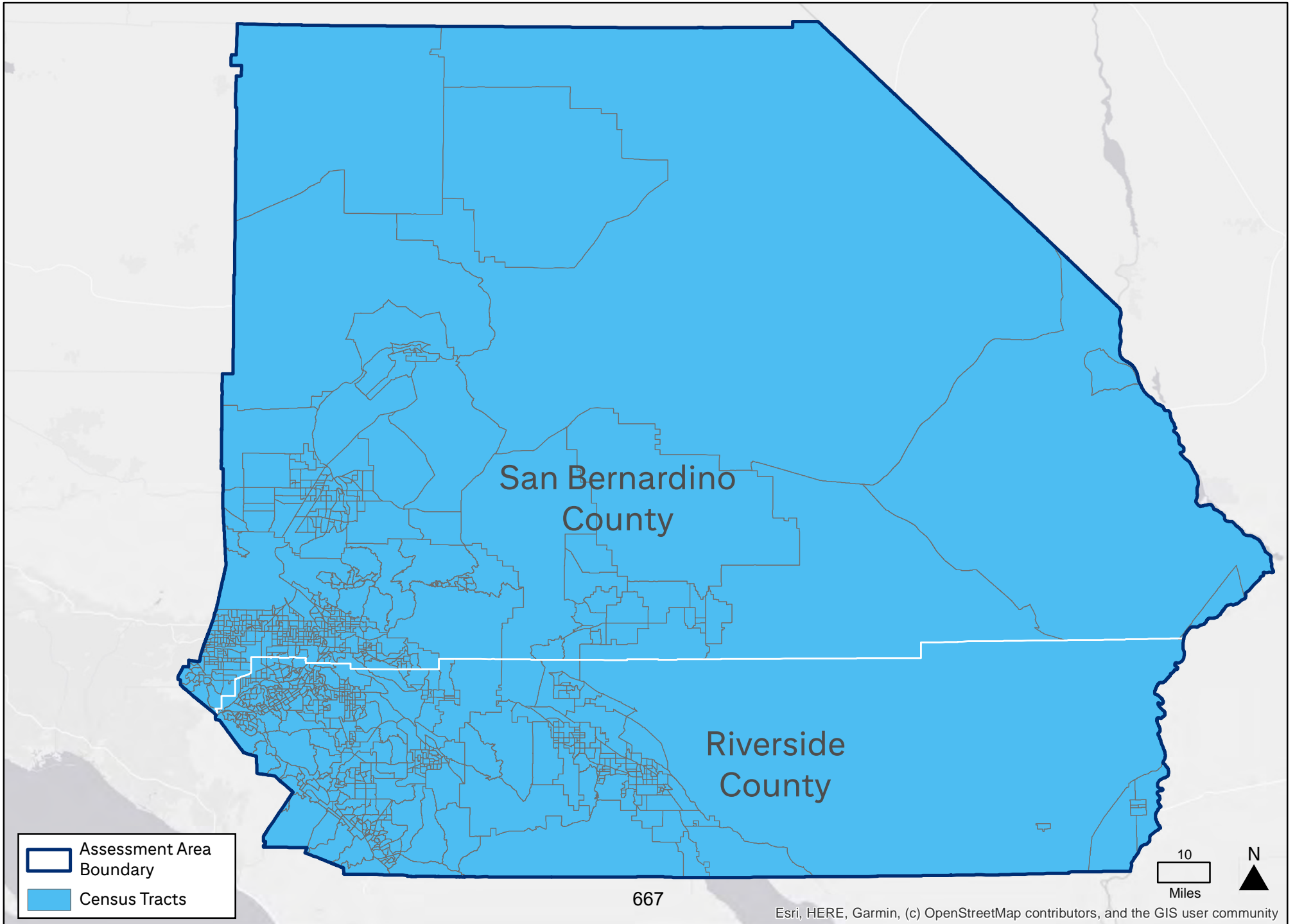


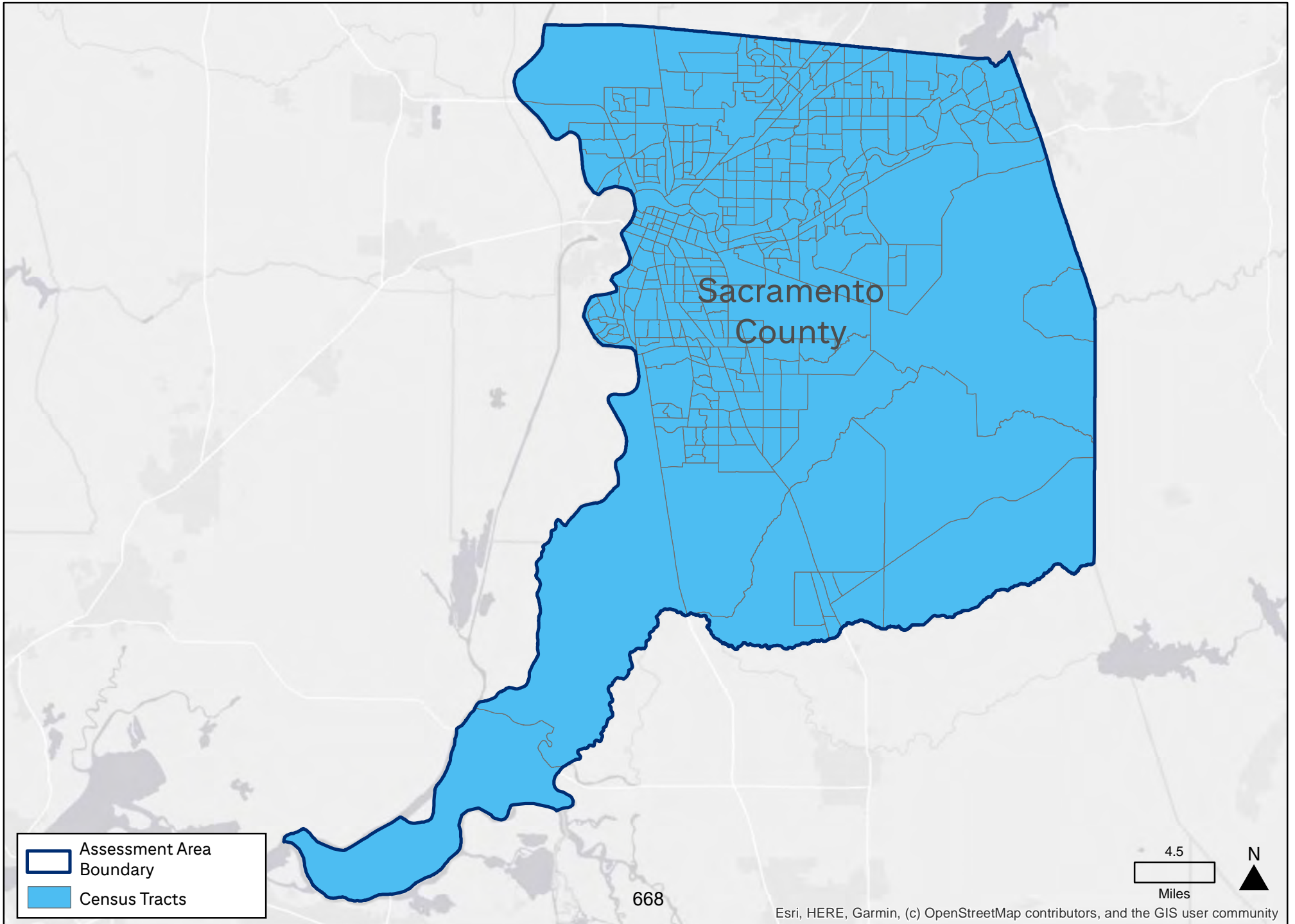


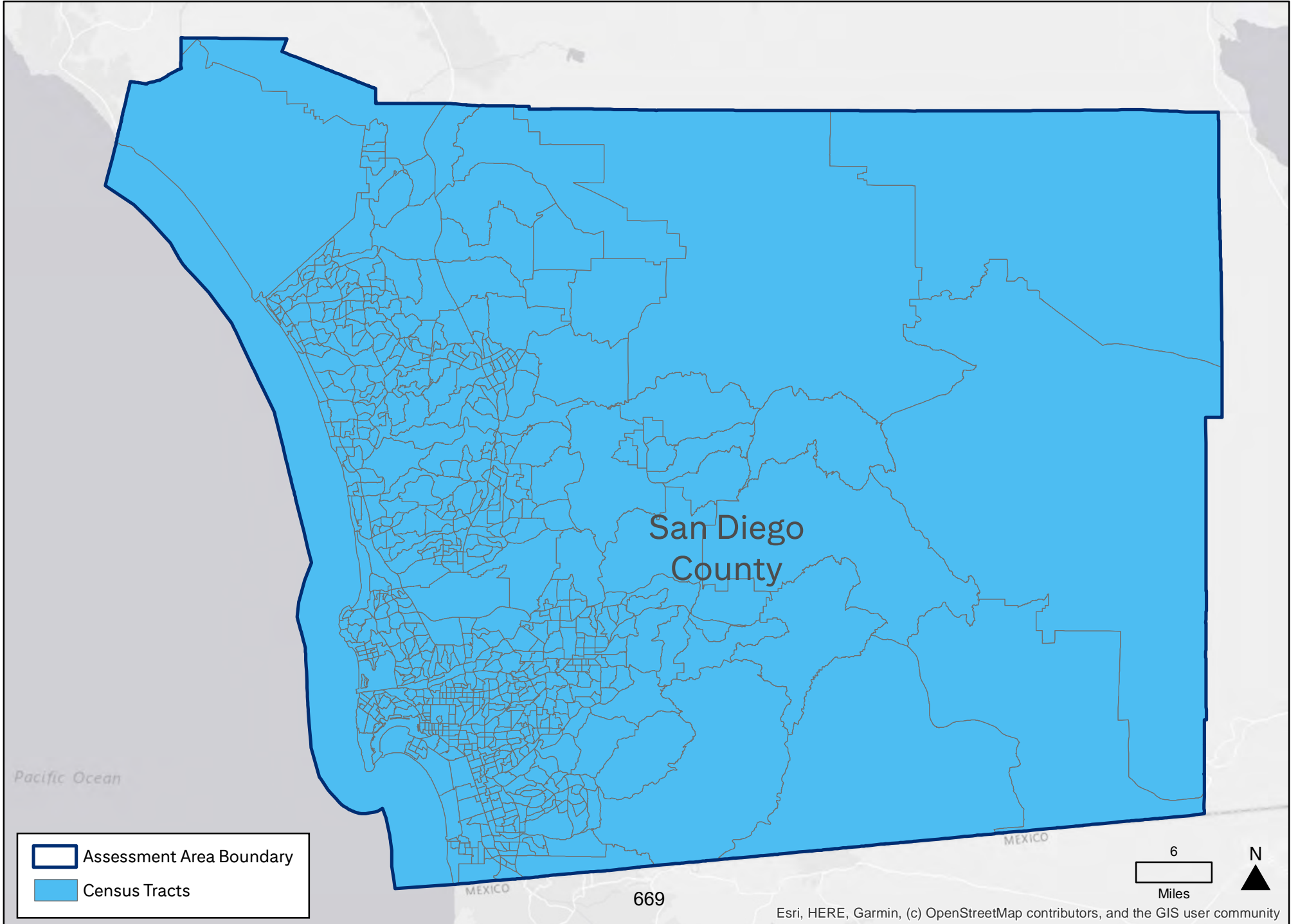


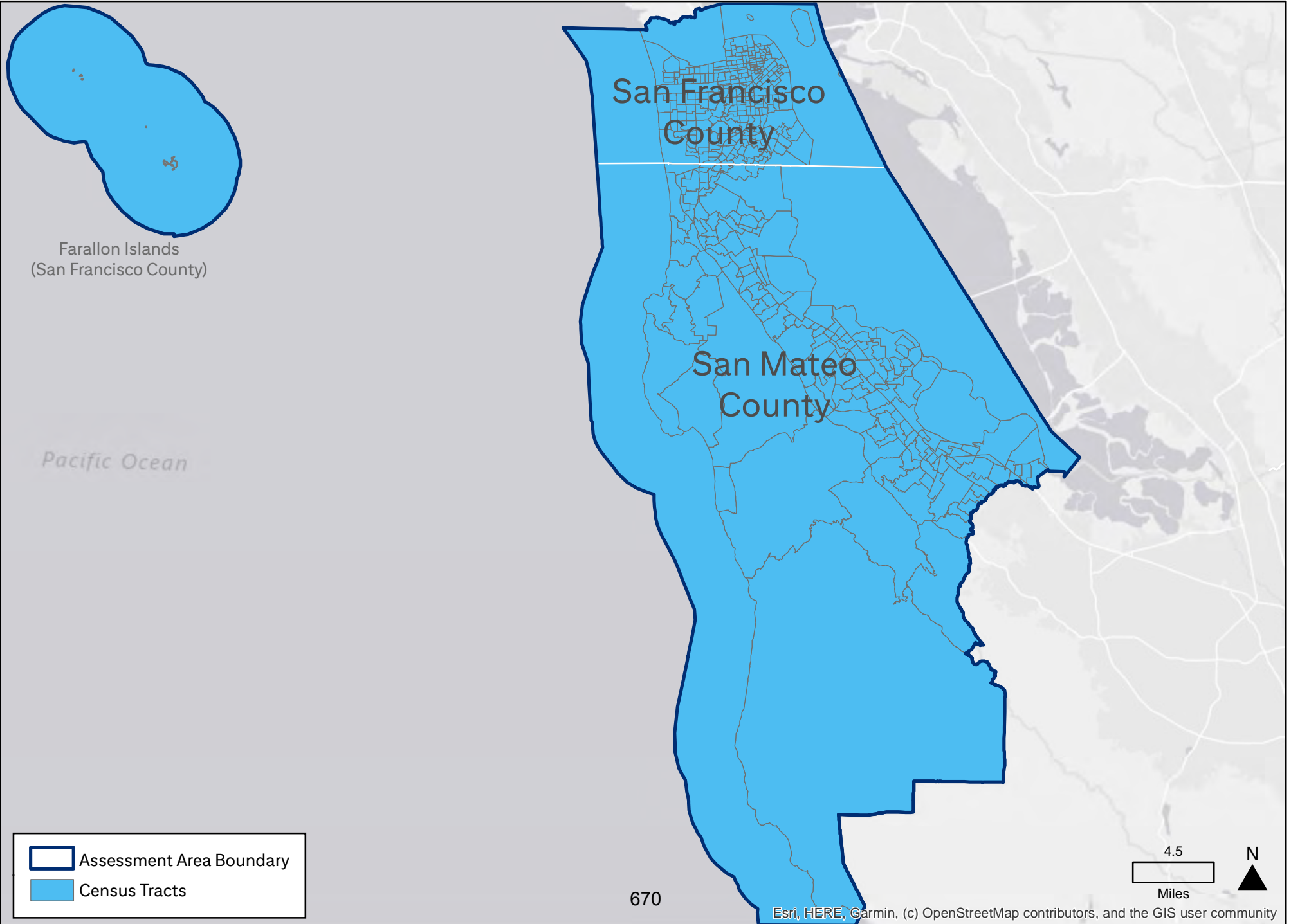


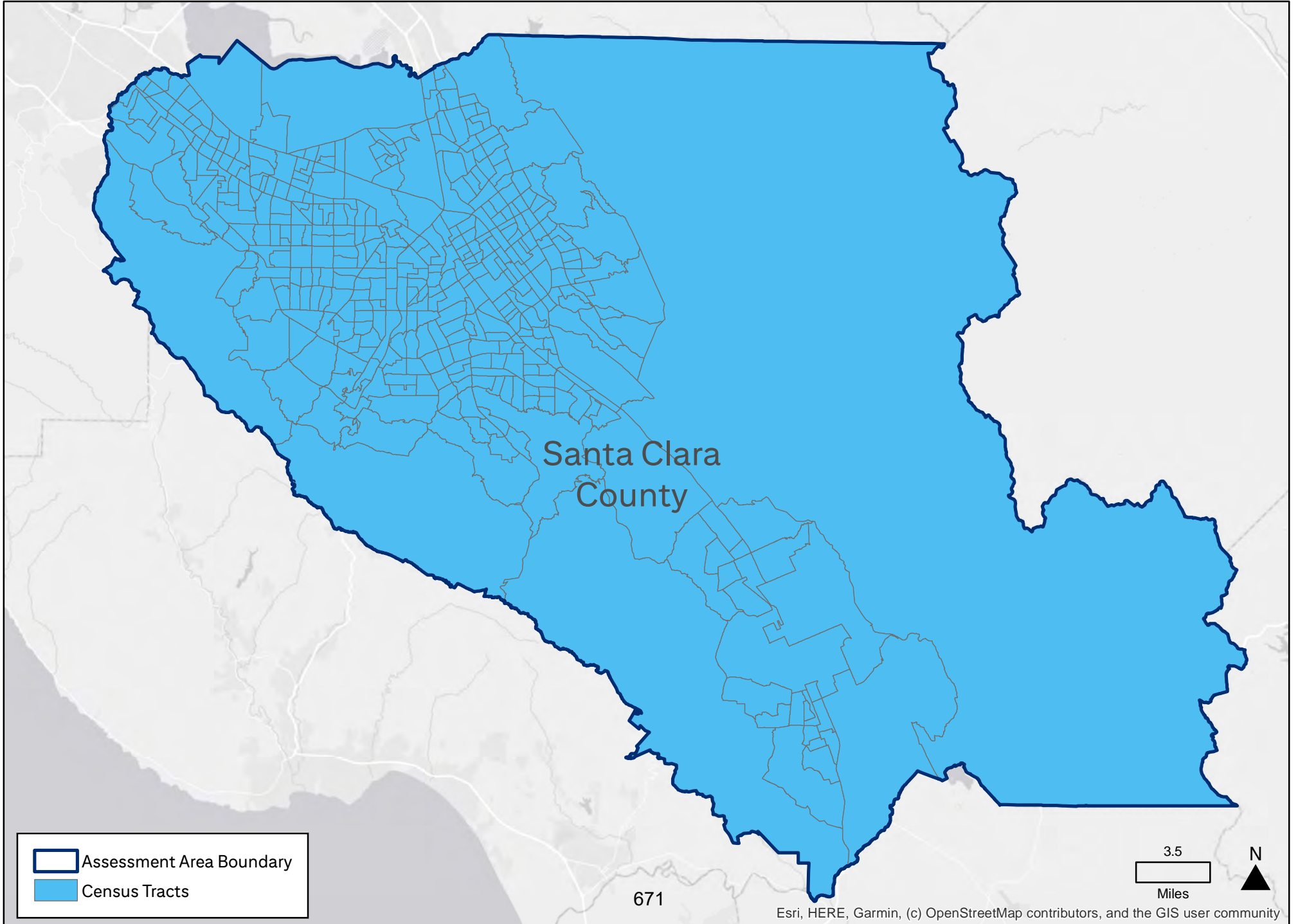








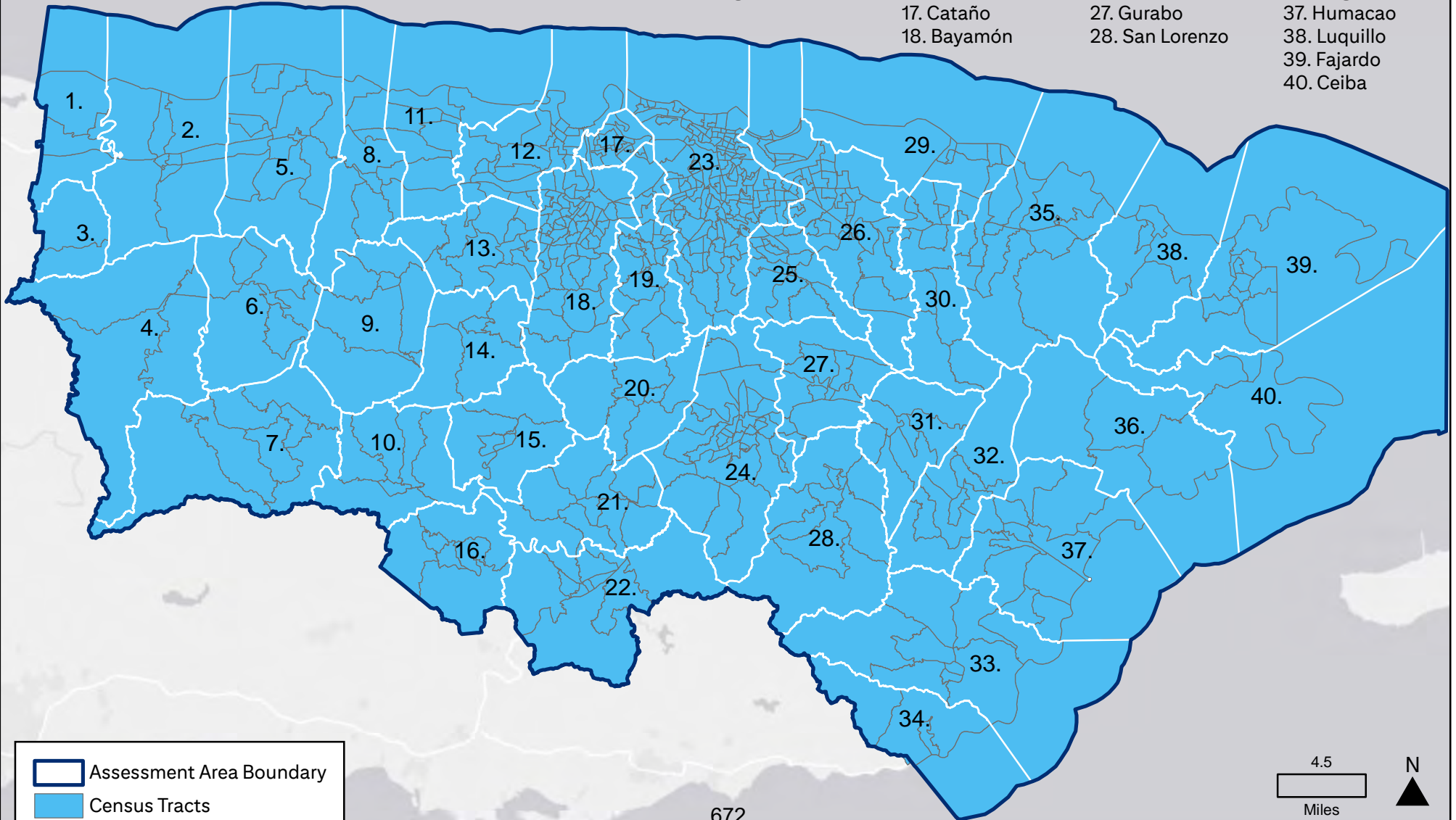


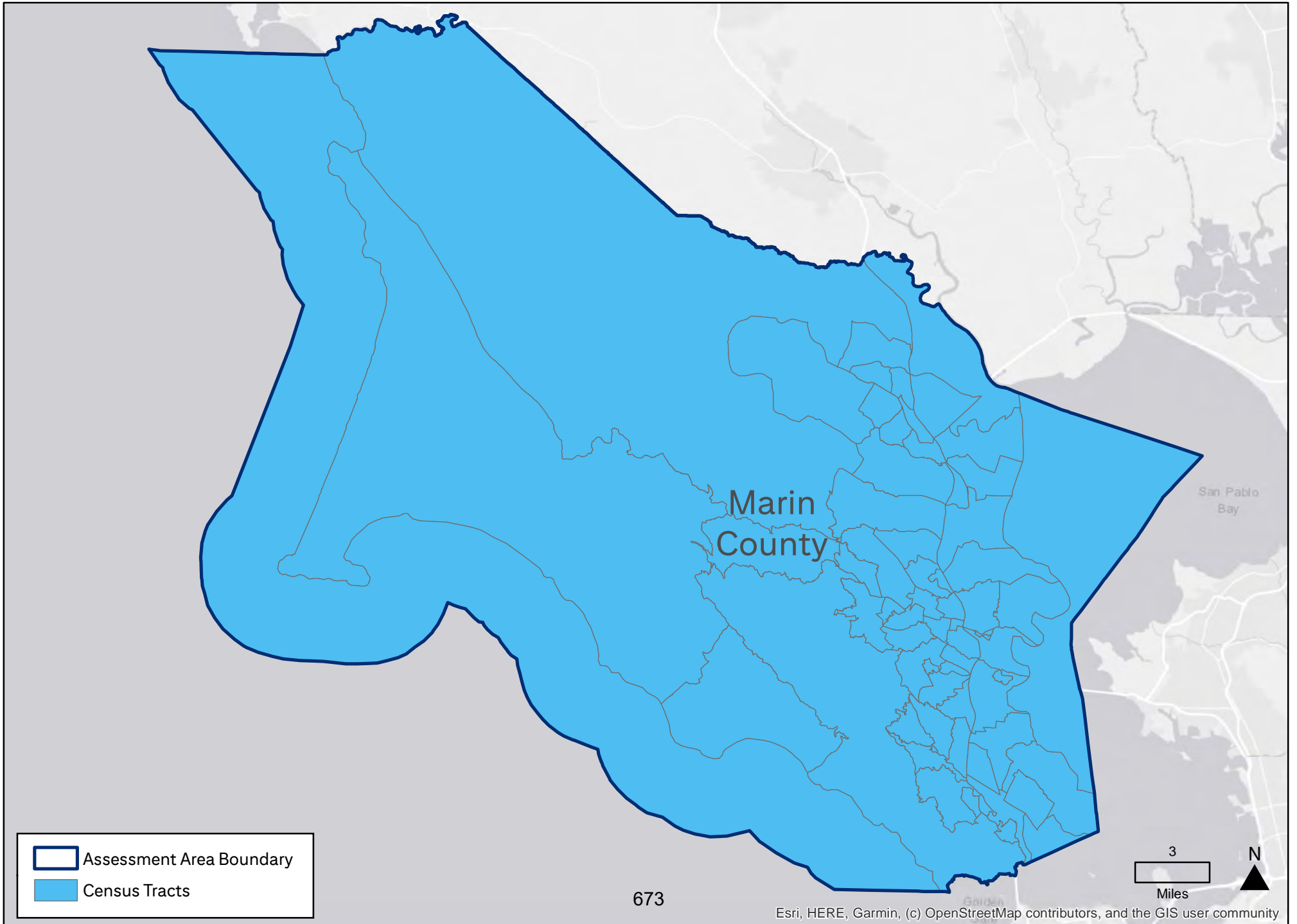


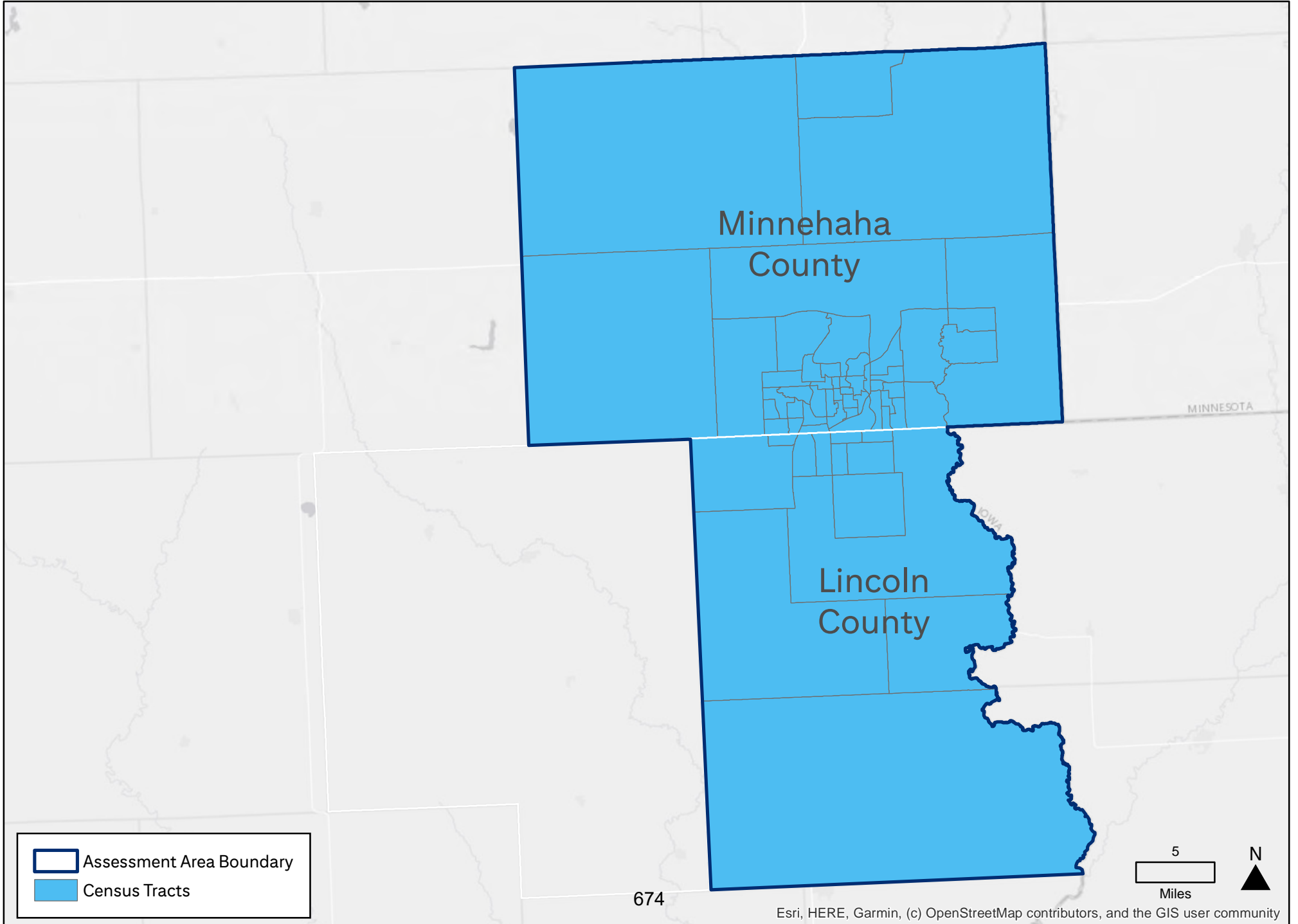
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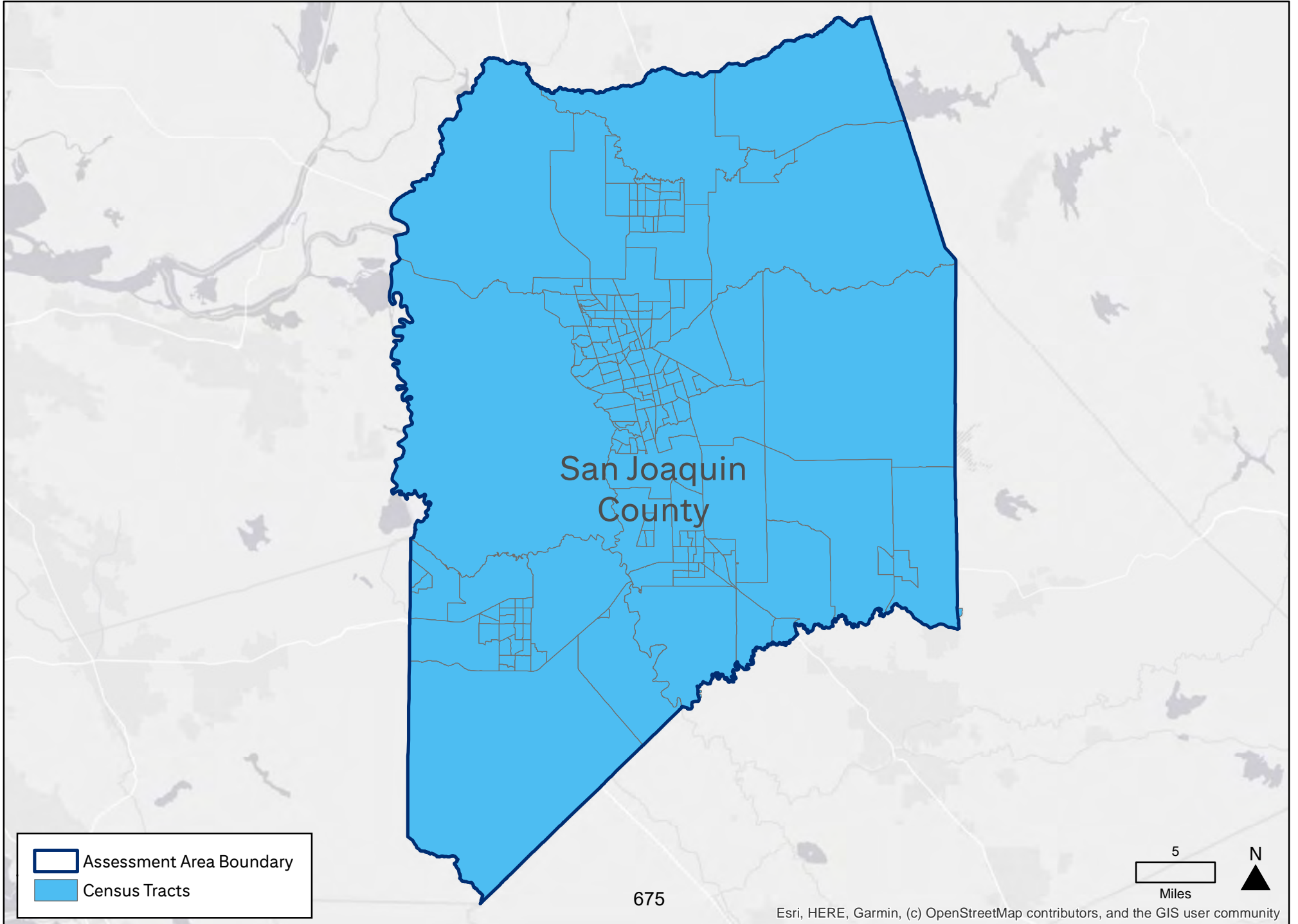
- |                |                  |                   |                 |
|----------------|------------------|-------------------|-----------------|
| 1. Barceloneta | 9. Corozal       | 19. Guaynabo      | 29. Loíza       |
| 2. Manatí      | 10. Barranquitas | 20. Aguas Buenas  | 30. Canóvanas   |
| 3. Florida     | 11. Dorado       | 21. Cidra         | 31. Juncos      |
| 4. Ciales      | 12. Toa Baja     | 22. Cayey         | 32. Las Piedras |
| 5. Vega Baja   | 13. Toa Alta     | 23. San Juan      | 33. Yabucoa     |
| 6. Morovis     | 14. Naranjito    | 24. Caguas        | 34. Maunabo     |
| 7. Orocovis    | 15. Comerío      | 25. Trujillo Alto | 35. Río Grande  |
| 8. Vega Alta   | 16. Aibonito     | 26. Carolina      | 36. Naguabo     |
|                | 17. Cataño       | 27. Gurabo        | 37. Humacao     |
|                | 18. Bayamón      | 28. San Lorenzo   | 38. Luquillo    |
|                |                  |                   | 39. Fajardo     |
|                |                  |                   | 40. Ceiba       |

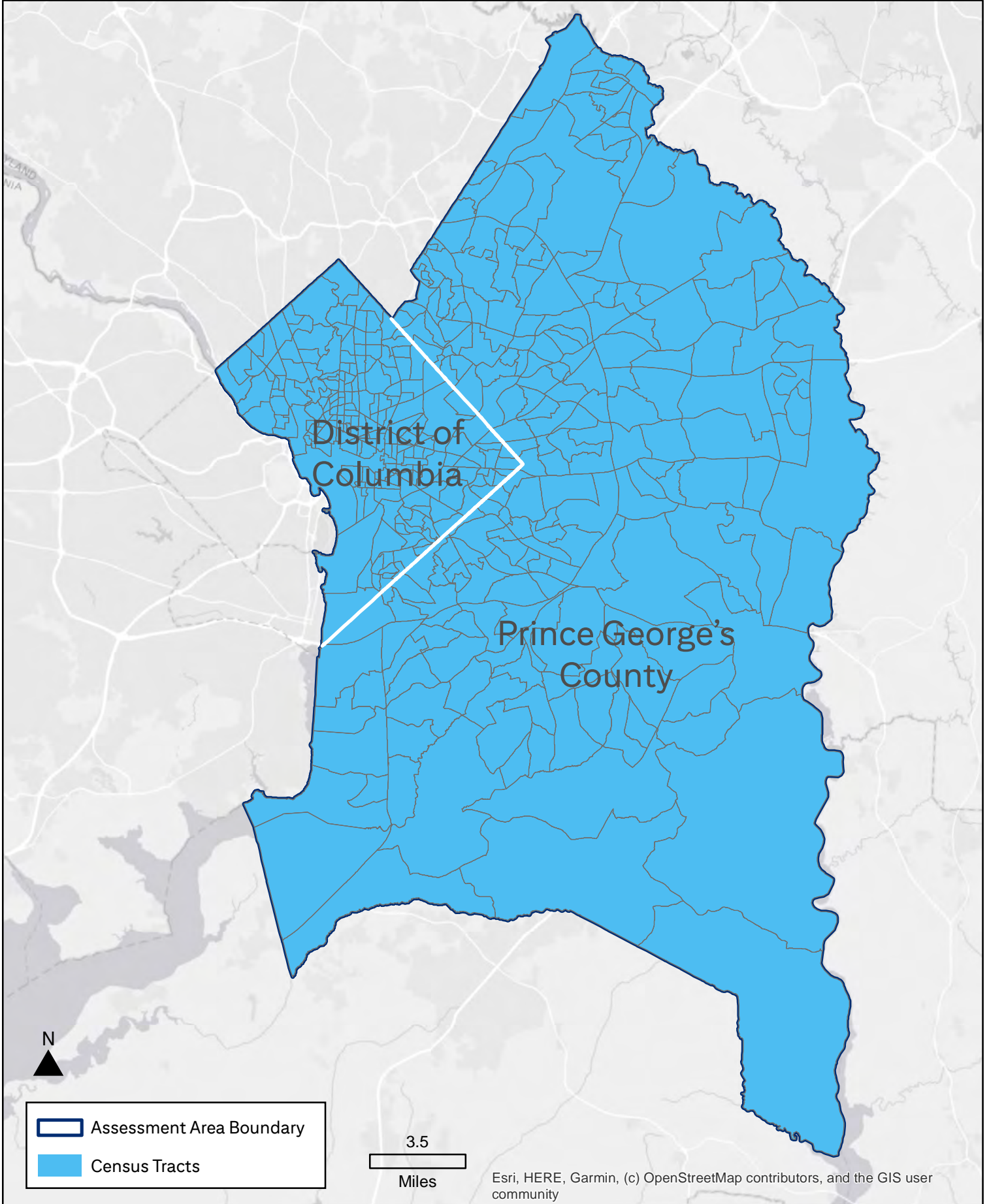


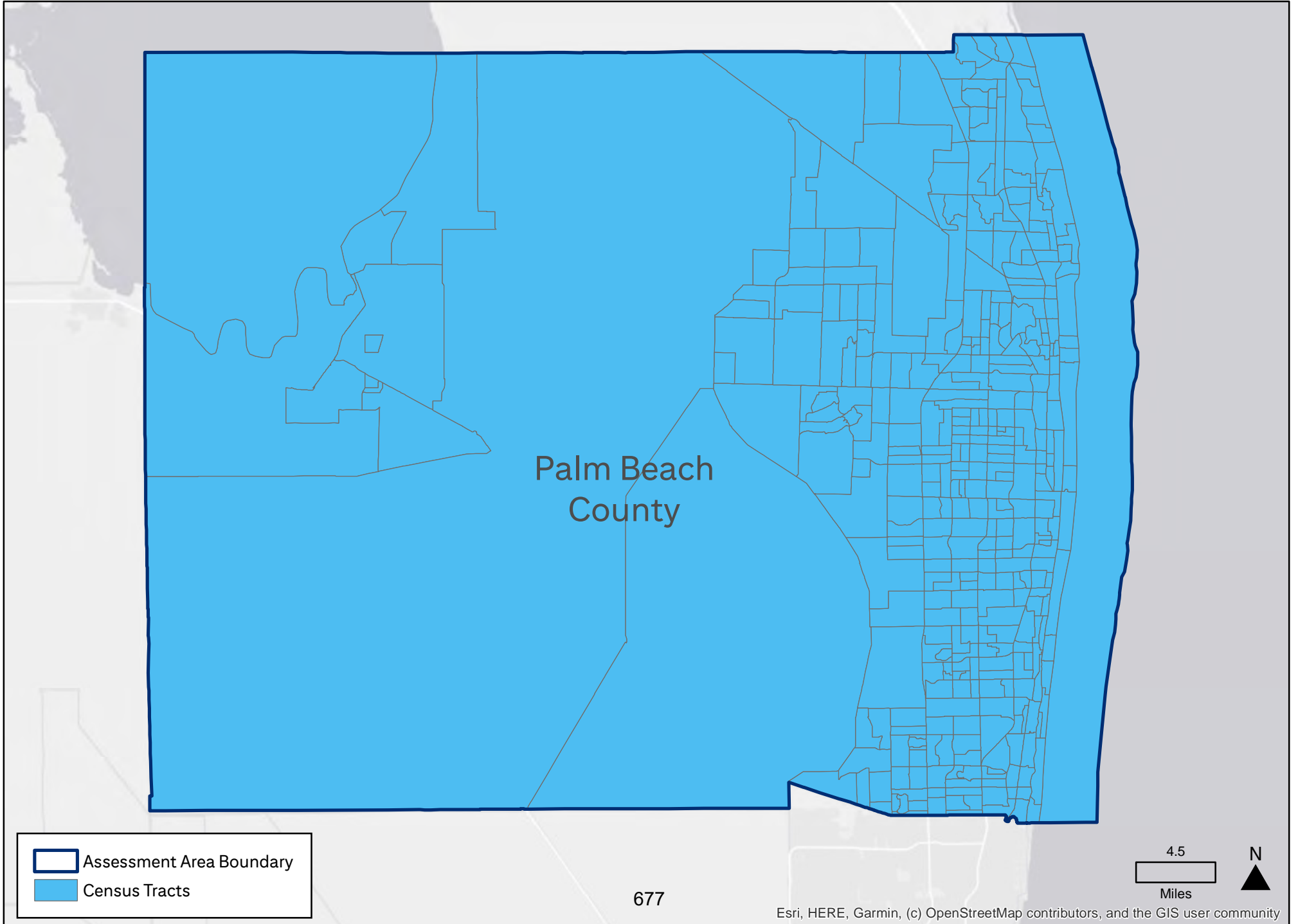












Palm Beach  
County

Assessment Area Boundary  
Census Tracts

4.5  
Miles  
N

677



# Census Tract Listing

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4001.00	Upper	192.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4002.00	Upper	196.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4003.00	Upper	155.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4004.00	Upper	171.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4005.00	Middle	107.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4006.00	Middle	92.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4007.00	Moderate	75.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4008.00	Moderate	78.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4009.00	Moderate	75.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4010.00	Middle	88.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4011.00	Middle	100.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4012.00	Middle	105.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4013.00	Moderate	74.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4014.00	Low	36.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4015.00	Moderate	64.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4016.00	Low	48.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4017.00	Middle	106.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4018.00	Moderate	61.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4022.00	Low	47.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4024.00	Low	27.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4025.00	Low	36.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4026.00	Low	34.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4027.00	Middle	83.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4049.00	Upper	127.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4050.00	Upper	136.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4051.00	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4052.00	Middle	107.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4240.02	Middle	82.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4251.01	Middle	109.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4251.02	Middle	112.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4251.03	Upper	162.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4251.04	Middle	89.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4261.00	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4262.00	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4271.00	Upper	136.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4272.00	Middle	84.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4273.00	Middle	91.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4276.00	Moderate	65.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4277.00	Middle	97.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4278.00	Middle	108.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4279.00	Middle	101.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4280.00	Middle	88.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4281.00	Middle	110.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4417.02	Middle	103.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4418.00	Upper	138.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.21	Middle	114.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.23	Middle	101.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.24	Upper	132.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4286.00	Middle	109.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4287.00	Middle	112.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4301.01	Upper	148.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4301.02	Upper	146.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4302.00	Upper	132.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4303.00	Upper	127.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4304.00	Upper	153.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4305.00	Moderate	77.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4306.00	Middle	107.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4307.00	Middle	94.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4308.00	Middle	83.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4309.00	Moderate	69.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4310.00	Moderate	70.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4336.00	Moderate	60.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4337.00	Moderate	74.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4370.00	Middle	83.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4371.01	Middle	85.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4371.02	Moderate	78.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4372.00	Moderate	79.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4373.00	Moderate	61.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4412.00	Upper	126.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4311.00	Middle	84.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4312.00	Middle	85.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4321.00	Upper	133.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4322.00	Middle	102.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4323.00	Middle	101.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4324.00	Moderate	65.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4060.00	Low	38.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4061.00	Moderate	52.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4062.01	Low	43.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4062.02	Low	36.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4063.00	Low	36.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4092.00	Low	47.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4093.00	Low	42.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4094.00	Low	33.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4095.00	Low	37.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4096.00	Low	44.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4224.00	Moderate	58.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4225.00	Middle	83.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4227.00	Upper	126.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4228.00	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4229.01	Moderate	50.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4282.00	Middle	98.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4283.01	Upper	136.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4364.03	Middle	90.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4364.04	Middle	111.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4365.00	Moderate	57.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4366.01	Moderate	67.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4366.02	Moderate	67.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4367.00	Moderate	68.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4283.02	Upper	168.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4284.00	Moderate	73.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4285.00	Middle	91.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4333.00	Moderate	79.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4334.00	Middle	110.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4335.00	Middle	84.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4368.00	Middle	89.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4369.00	Moderate	60.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4378.00	Middle	107.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4379.00	Moderate	74.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4380.00	Middle	91.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4381.00	Middle	107.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4382.01	Moderate	69.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4382.03	Middle	103.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4511.04	Upper	146.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4512.01	Middle	96.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4512.02	Middle	120.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4513.00	Middle	115.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4514.01	Middle	96.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4514.03	Middle	118.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4514.04	Moderate	76.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4515.01	Upper	127.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4515.03	Upper	121.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4515.04	Middle	117.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4515.05	Upper	162.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4515.06	Middle	87.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4516.01	Upper	152.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4516.02	Upper	121.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4517.01	Upper	123.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4517.03	Upper	140.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4517.04	Upper	121.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4374.00	Moderate	73.0



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4375.00	Moderate	63.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4376.00	Middle	89.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4377.01	Moderate	50.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4377.02	Moderate	51.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4355.00	Moderate	68.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4356.01	Moderate	62.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4356.02	Moderate	66.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4357.00	Moderate	75.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4358.00	Middle	97.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4359.00	Middle	81.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4360.00	Moderate	74.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4361.00	Middle	98.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4362.00	Low	46.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4363.01	Middle	84.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4363.02	Moderate	73.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4364.02	Middle	117.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4413.01	Middle	106.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4413.02	Upper	146.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4414.01	Middle	118.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4414.02	Upper	139.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4428.00	Upper	120.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4429.00	Middle	115.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4430.01	Middle	96.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4430.02	Middle	95.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4431.02	Upper	163.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.09	Upper	138.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.01	Upper	188.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.41	Middle	118.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.42	Upper	137.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.43	Upper	121.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4431.03	Upper	185.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4431.04	Upper	146.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4431.05	Upper	165.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4432.00	Upper	191.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4433.01	Upper	157.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4325.01	Moderate	68.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4325.02	Moderate	66.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4326.01	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4326.02	Moderate	74.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4327.00	Middle	110.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4328.00	Middle	112.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4330.00	Moderate	75.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4331.02	Middle	88.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4382.04	Moderate	77.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4383.00	Middle	82.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4384.00	Moderate	76.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4401.00	Middle	81.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4402.00	Moderate	69.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.01	Middle	95.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.04	Middle	97.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.05	Upper	120.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.06	Moderate	78.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.07	Middle	87.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.08	Middle	95.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.31	Middle	88.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.32	Upper	143.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.33	Middle	109.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.34	Middle	101.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.36	Middle	101.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.37	Upper	177.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4403.38	Upper	129.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4411.00	Upper	122.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	9819.00	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	9820.00	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	9821.00	NA	0.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	9832.00	Upper	171.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	9900.00	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.01	Upper	139.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.03	Upper	159.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.21	Upper	180.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.22	Upper	133.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.23	Upper	130.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.24	Upper	164.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4415.25	Middle	102.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4416.01	Upper	124.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4416.02	Middle	106.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4417.01	Upper	144.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4229.02	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4230.00	Middle	90.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4231.00	Moderate	53.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4232.00	Middle	96.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4233.00	Middle	119.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4234.00	Middle	93.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4097.00	Low	41.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4098.00	Middle	82.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4099.00	Upper	130.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4100.00	Middle	103.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4101.00	Moderate	58.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4102.00	Moderate	54.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4103.00	Low	41.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4104.00	Moderate	75.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4105.00	Low	26.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4201.00	Upper	128.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4202.00	Middle	107.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4203.01	Middle	101.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4203.02	Middle	90.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4204.01	Low	41.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4204.02	Low	35.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4205.00	Middle	108.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4206.00	Upper	165.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4211.00	Upper	177.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4212.00	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4213.00	Upper	159.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4214.00	Upper	170.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4215.00	Upper	198.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4216.00	Upper	156.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4217.00	Upper	121.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4218.00	Upper	137.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4219.00	Middle	116.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4220.00	Middle	95.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4221.00	Moderate	79.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4222.00	Middle	100.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4223.00	Upper	124.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4351.03	Upper	177.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4351.04	Middle	80.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4352.00	Middle	100.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4353.00	Moderate	64.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4354.00	Moderate	72.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4037.01	Middle	92.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4037.02	Upper	130.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4038.00	Upper	147.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4039.00	Upper	134.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4040.00	Moderate	75.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4041.01	Upper	136.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4041.02	Middle	102.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4053.01	Moderate	69.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4053.02	Middle	91.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4054.01	Low	46.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4054.02	Low	46.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4055.00	Moderate	79.7



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4331.03	Moderate	66.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4331.04	Low	49.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4332.00	Moderate	59.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.26	Middle	83.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.27	Middle	107.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.28	Middle	103.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4419.29	Upper	125.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4420.00	Upper	150.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4064.00	Moderate	78.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4065.00	Low	45.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4066.01	Moderate	59.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4066.02	Moderate	55.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4067.00	Middle	110.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4068.00	Middle	100.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4069.00	Middle	104.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4070.00	Moderate	55.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4071.01	Low	34.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4071.02	Moderate	55.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4072.00	Low	42.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4073.00	Moderate	54.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4074.00	Moderate	60.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4075.00	Low	29.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4076.00	Moderate	66.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4077.00	Middle	94.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4078.00	Middle	91.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4079.00	Middle	117.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4080.00	Upper	176.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4081.00	Upper	125.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4056.00	Moderate	68.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4057.00	Moderate	66.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4058.00	Moderate	51.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4059.01	Low	44.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4059.02	Low	36.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4082.00	Moderate	79.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4083.00	Middle	109.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4084.00	Moderate	60.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4085.00	Moderate	52.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4086.00	Low	46.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4087.00	Low	39.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4088.00	Low	32.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4235.00	Moderate	64.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4236.01	Middle	113.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4236.02	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4237.00	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4238.00	Upper	188.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4239.01	Middle	112.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4239.02	Upper	162.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4240.01	Middle	87.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4042.00	Upper	190.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4043.00	Upper	190.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4044.00	Upper	159.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4045.01	Upper	193.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4045.02	Upper	173.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4046.00	Upper	162.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4047.00	Upper	170.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4048.00	Upper	130.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4028.01	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4028.02	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4029.00	Low	15.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4030.00	Low	25.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4031.00	Middle	94.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4033.01	Low	28.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4033.02	Upper	184.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4034.01	Moderate	54.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4034.02	Low	33.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4035.01	Middle	80.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4035.02	Middle	92.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4036.00	Moderate	69.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4089.00	Low	38.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4090.00	Moderate	52.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4091.00	Moderate	50.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4338.01	Moderate	59.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4338.02	Middle	90.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4339.00	Low	47.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4340.00	Low	41.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4351.02	Middle	106.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.44	Upper	153.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.45	Upper	176.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.46	Upper	158.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.50	Middle	108.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.51	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4507.52	Upper	195.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4511.02	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4511.03	Upper	198.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4433.21	Middle	106.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4433.22	Upper	150.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4441.00	Middle	112.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4442.00	Middle	115.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4443.01	Middle	118.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4443.03	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4443.04	Middle	103.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4444.00	Moderate	73.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4445.00	Middle	87.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4446.01	Upper	136.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4421.00	Upper	163.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4422.00	Upper	164.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4423.01	Middle	108.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4423.02	Middle	92.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4424.00	Middle	113.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4425.01	Middle	98.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4425.02	Middle	87.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4426.01	Upper	130.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4426.02	Middle	90.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4427.00	Upper	149.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4446.02	Upper	129.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4501.01	Upper	128.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4501.02	Middle	114.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4502.00	Middle	83.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4503.00	Middle	103.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4504.00	Middle	116.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4505.01	Upper	145.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4505.02	Upper	156.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.01	Upper	188.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.03	Upper	153.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.04	Upper	144.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.05	Upper	132.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.06	Upper	159.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.07	Upper	147.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	001 Alameda County	4506.08	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.17	Upper	202.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.10	Moderate	79.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.11	Middle	100.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.12	Upper	134.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.13	Upper	175.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.15	Upper	134.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3602.00	Middle	82.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3610.00	Middle	86.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3620.00	Middle	108.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3630.00	Moderate	69.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3640.02	Middle	83.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3880.00	Middle	101.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3891.00	Middle	92.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3892.00	Moderate	61.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3901.00	Upper	133.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3902.00	Upper	160.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3342.00	Upper	147.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3350.00	Middle	94.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3361.01	Moderate	66.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3361.03	Low	44.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.13	Upper	190.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.14	Upper	142.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.15	Upper	180.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.16	Upper	161.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3462.05	Upper	157.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3462.06	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3470.00	Upper	158.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3480.00	Upper	196.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3490.00	Upper	134.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3500.00	Upper	175.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3511.01	Middle	82.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3511.03	Moderate	78.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3200.04	Middle	104.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3211.01	Middle	107.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3211.02	Middle	119.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3211.03	Middle	112.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3212.00	Moderate	79.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3601.01	Middle	105.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3601.02	Middle	108.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3650.02	Low	47.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3220.00	Upper	141.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3230.00	Middle	107.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3331.01	Middle	95.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3331.02	Middle	91.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3332.00	Middle	103.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3340.01	Middle	86.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3340.06	Middle	111.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3340.07	Moderate	77.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3382.03	Upper	140.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3382.04	Middle	108.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3383.01	Upper	147.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3383.02	Upper	167.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3390.01	Moderate	69.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3390.03	Middle	93.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3390.04	Upper	127.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3400.01	Moderate	75.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3400.03	Upper	138.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3400.04	Upper	150.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3410.00	Upper	154.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3430.01	Middle	119.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3430.02	Upper	142.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3430.03	Upper	149.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.01	Upper	151.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.02	Upper	133.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.03	Upper	154.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.05	Upper	143.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.11	Upper	124.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.12	Upper	149.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3451.18	Upper	132.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3452.03	Upper	170.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3452.04	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3452.05	Upper	123.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3452.06	Middle	116.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3461.01	Upper	161.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3461.02	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3462.03	Upper	156.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3462.04	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.18	Middle	102.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.19	Middle	114.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.20	Moderate	75.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.21	Upper	175.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.22	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.23	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.24	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.25	Upper	195.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.26	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3552.01	Middle	116.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3552.02	Middle	90.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3553.02	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3553.06	Upper	125.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3553.07	Middle	116.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3553.08	Upper	130.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3553.09	Upper	171.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3553.10	Middle	85.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3560.01	Middle	92.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3560.02	Upper	124.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3570.00	Middle	84.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3530.02	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3540.01	Upper	159.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3540.02	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.07	Middle	107.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3551.09	Middle	87.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3580.00	Moderate	56.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3591.02	Middle	85.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3591.03	Middle	90.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3591.04	Moderate	66.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3591.05	Middle	114.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3592.02	Middle	97.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3592.03	Middle	95.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3592.04	Middle	106.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.11	Middle	118.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3040.01	Upper	148.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3040.02	Moderate	68.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3040.03	Middle	109.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3040.04	Middle	98.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3141.06	Moderate	54.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3142.00	Low	40.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3150.00	Moderate	72.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3160.00	Low	31.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3170.00	Moderate	72.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3340.08	Middle	93.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3240.02	Middle	101.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3240.03	Moderate	78.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3240.04	Upper	129.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3910.00	Upper	178.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3920.00	Upper	154.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3922.01	Moderate	70.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3922.02	Moderate	73.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3923.00	Upper	128.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	9800.00	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	9900.00	NA	0.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3650.03	Moderate	69.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3660.01	Moderate	60.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3660.02	Low	49.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3671.00	Moderate	56.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3672.00	Moderate	66.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3680.01	Moderate	53.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3680.02	Moderate	50.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3690.01	Moderate	52.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3690.02	Moderate	66.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3700.00	Middle	83.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3710.00	Moderate	68.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3720.00	Moderate	59.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3730.00	Moderate	51.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3740.00	Moderate	60.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3750.00	Moderate	52.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3760.00	Low	47.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3770.00	Low	41.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3780.00	Upper	143.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3790.00	Low	45.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3800.01	Middle	106.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3800.02	Low	39.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3810.00	Moderate	57.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3820.00	Low	42.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3830.00	Moderate	75.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3840.00	Upper	140.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3851.00	Upper	145.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3852.00	Middle	109.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3860.00	Moderate	57.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3870.00	Moderate	76.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3361.04	Low	47.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3362.01	Moderate	78.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3362.02	Low	45.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3371.00	Middle	109.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3372.01	Moderate	65.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3372.02	Moderate	61.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3373.00	Middle	113.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3381.01	Moderate	61.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3381.02	Upper	131.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3382.01	Upper	172.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3250.00	Middle	119.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3080.01	Moderate	60.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3080.02	Middle	91.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3090.00	Moderate	52.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3100.00	Moderate	52.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3110.00	Moderate	55.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3120.00	Low	45.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3131.02	Moderate	60.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3511.04	Moderate	72.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3511.05	Low	45.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3512.00	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3010.00	Middle	88.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.05	Moderate	70.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.06	Middle	86.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.07	Moderate	71.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.09	Middle	97.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.11	Moderate	76.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.12	Upper	127.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.13	Middle	107.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3020.14	Middle	102.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3031.04	Middle	113.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3031.05	Moderate	77.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3031.06	Moderate	71.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3031.07	Middle	84.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.02	Upper	120.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.04	Middle	92.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.06	Middle	102.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.07	Moderate	74.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.08	Middle	97.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.09	Middle	99.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3032.10	Middle	87.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3040.06	Upper	144.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3040.07	Middle	104.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3050.00	Low	36.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3060.02	Moderate	51.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3060.03	Moderate	66.2



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3060.04	Moderate	60.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3071.01	Moderate	74.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3071.02	Moderate	54.5
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3072.01	Low	49.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3072.02	Low	28.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3072.04	Moderate	68.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3072.05	Low	35.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3260.00	Middle	117.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3270.01	Moderate	61.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3270.02	Middle	87.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3280.00	Moderate	53.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3290.00	Moderate	77.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3300.00	Middle	90.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3310.00	Moderate	77.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3320.00	Middle	96.6
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3131.04	Low	39.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3131.05	Moderate	58.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3131.06	Middle	105.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3131.07	Middle	90.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3132.03	Middle	93.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3132.04	Moderate	68.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3132.05	Moderate	76.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3132.06	Moderate	51.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3141.02	Moderate	59.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3141.03	Moderate	54.4
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3141.05	Low	44.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3521.01	Upper	180.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3521.02	Upper	175.8
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3522.01	Upper	141.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3522.02	Upper	142.1
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3530.01	Upper	202.7
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3180.00	Middle	88.0
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3190.01	Upper	120.9
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3190.02	Middle	85.2
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3200.01	Moderate	72.3
06 CA	36084 Oakland-Fremont-Berkeley, CA	013 Contra Costa County	3200.03	Middle	111.5
06 CA	23420 Fresno, CA	019 Fresno County	0015.00	Moderate	72.7
06 CA	23420 Fresno, CA	019 Fresno County	0016.00	Middle	103.6
06 CA	23420 Fresno, CA	019 Fresno County	0017.00	Upper	127.4
06 CA	23420 Fresno, CA	019 Fresno County	0018.00	Middle	117.6
06 CA	23420 Fresno, CA	019 Fresno County	0020.00	Low	48.9
06 CA	23420 Fresno, CA	019 Fresno County	0037.02	Moderate	55.2
06 CA	23420 Fresno, CA	019 Fresno County	0038.04	Middle	115.8
06 CA	23420 Fresno, CA	019 Fresno County	0038.05	Moderate	79.9
06 CA	23420 Fresno, CA	019 Fresno County	0038.07	Moderate	63.0
06 CA	23420 Fresno, CA	019 Fresno County	0038.08	Middle	117.7
06 CA	23420 Fresno, CA	019 Fresno County	0045.03	Upper	120.3
06 CA	23420 Fresno, CA	019 Fresno County	0045.04	Middle	87.4
06 CA	23420 Fresno, CA	019 Fresno County	0045.05	Middle	80.1
06 CA	23420 Fresno, CA	019 Fresno County	0045.06	Upper	192.9
06 CA	23420 Fresno, CA	019 Fresno County	0014.18	Upper	158.1
06 CA	23420 Fresno, CA	019 Fresno County	0025.02	Moderate	63.2
06 CA	23420 Fresno, CA	019 Fresno County	0026.01	Low	49.6
06 CA	23420 Fresno, CA	019 Fresno County	0026.02	Moderate	68.8
06 CA	23420 Fresno, CA	019 Fresno County	0027.01	Moderate	50.8
06 CA	23420 Fresno, CA	019 Fresno County	0027.02	Low	47.9
06 CA	23420 Fresno, CA	019 Fresno County	0028.00	Moderate	51.0
06 CA	23420 Fresno, CA	019 Fresno County	0029.03	Low	48.9
06 CA	23420 Fresno, CA	019 Fresno County	0061.02	Moderate	67.9
06 CA	23420 Fresno, CA	019 Fresno County	0062.01	Moderate	53.0
06 CA	23420 Fresno, CA	019 Fresno County	0062.02	Middle	80.2
06 CA	23420 Fresno, CA	019 Fresno County	0063.01	Middle	111.8
06 CA	23420 Fresno, CA	019 Fresno County	0063.02	Upper	159.8
06 CA	23420 Fresno, CA	019 Fresno County	0064.05	Upper	128.2
06 CA	23420 Fresno, CA	019 Fresno County	0064.06	Middle	116.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA	019 Fresno County	0064.07	Upper	197.5
06 CA	23420 Fresno, CA	019 Fresno County	0064.08	Upper	136.3
06 CA	23420 Fresno, CA	019 Fresno County	0064.09	Upper	128.7
06 CA	23420 Fresno, CA	019 Fresno County	0064.10	Middle	119.3
06 CA	23420 Fresno, CA	019 Fresno County	0064.11	Upper	133.2
06 CA	23420 Fresno, CA	019 Fresno County	0065.01	Low	46.0
06 CA	23420 Fresno, CA	019 Fresno County	0046.01	Upper	123.7
06 CA	23420 Fresno, CA	019 Fresno County	0055.09	Upper	137.0
06 CA	23420 Fresno, CA	019 Fresno County	0055.12	Upper	156.6
06 CA	23420 Fresno, CA	019 Fresno County	0055.13	Upper	212.0
06 CA	23420 Fresno, CA	019 Fresno County	0055.14	Upper	181.5
06 CA	23420 Fresno, CA	019 Fresno County	0055.15	Upper	217.5
06 CA	23420 Fresno, CA	019 Fresno County	0059.15	Upper	182.3
06 CA	23420 Fresno, CA	019 Fresno County	0059.16	Upper	200.5
06 CA	23420 Fresno, CA	019 Fresno County	0065.02	Low	43.5
06 CA	23420 Fresno, CA	019 Fresno County	0066.02	Moderate	65.4
06 CA	23420 Fresno, CA	019 Fresno County	0066.03	Moderate	76.6
06 CA	23420 Fresno, CA	019 Fresno County	0066.05	Moderate	73.5
06 CA	23420 Fresno, CA	019 Fresno County	0066.06	Moderate	64.5
06 CA	23420 Fresno, CA	019 Fresno County	0067.00	Middle	104.8
06 CA	23420 Fresno, CA	019 Fresno County	0001.00	Low	40.0
06 CA	23420 Fresno, CA	019 Fresno County	0002.00	Moderate	72.7
06 CA	23420 Fresno, CA	019 Fresno County	0003.00	Moderate	55.1
06 CA	23420 Fresno, CA	019 Fresno County	0004.00	Low	46.5
06 CA	23420 Fresno, CA	019 Fresno County	0068.02	Middle	83.7
06 CA	23420 Fresno, CA	019 Fresno County	0069.00	Moderate	73.3
06 CA	23420 Fresno, CA	019 Fresno County	0070.02	Moderate	71.8
06 CA	23420 Fresno, CA	019 Fresno County	0070.03	Middle	90.2
06 CA	23420 Fresno, CA	019 Fresno County	0070.04	Middle	97.5
06 CA	23420 Fresno, CA	019 Fresno County	0071.01	Moderate	56.3
06 CA	23420 Fresno, CA	019 Fresno County	0071.02	Low	37.6
06 CA	23420 Fresno, CA	019 Fresno County	0072.02	Upper	138.1
06 CA	23420 Fresno, CA	019 Fresno County	0046.02	Upper	153.6
06 CA	23420 Fresno, CA	019 Fresno County	0047.03	Middle	88.9
06 CA	23420 Fresno, CA	019 Fresno County	0047.04	Low	47.7
06 CA	23420 Fresno, CA	019 Fresno County	0047.05	Moderate	70.3
06 CA	23420 Fresno, CA	019 Fresno County	0047.06	Moderate	70.8
06 CA	23420 Fresno, CA	019 Fresno County	0005.01	Low	44.6
06 CA	23420 Fresno, CA	019 Fresno County	0005.02	Moderate	54.8
06 CA	23420 Fresno, CA	019 Fresno County	0006.01	Low	37.7
06 CA	23420 Fresno, CA	019 Fresno County	0006.02	NA	0.0
06 CA	23420 Fresno, CA	019 Fresno County	0007.01	Low	39.1
06 CA	23420 Fresno, CA	019 Fresno County	0048.01	Moderate	70.7
06 CA	23420 Fresno, CA	019 Fresno County	0060.01	Upper	139.4
06 CA	23420 Fresno, CA	019 Fresno County	0060.02	Middle	101.8
06 CA	23420 Fresno, CA	019 Fresno County	0061.01	Upper	133.0
06 CA	23420 Fresno, CA	019 Fresno County	0074.00	Middle	85.2
06 CA	23420 Fresno, CA	019 Fresno County	0075.00	Middle	85.8
06 CA	23420 Fresno, CA	019 Fresno County	0076.00	Moderate	70.9
06 CA	23420 Fresno, CA	019 Fresno County	0077.00	Middle	80.8
06 CA	23420 Fresno, CA	019 Fresno County	0078.01	Moderate	79.4
06 CA	23420 Fresno, CA	019 Fresno County	0042.13	Upper	124.8
06 CA	23420 Fresno, CA	019 Fresno County	0042.14	Upper	128.1
06 CA	23420 Fresno, CA	019 Fresno County	0042.15	Middle	118.6
06 CA	23420 Fresno, CA	019 Fresno County	0042.16	Upper	139.4
06 CA	23420 Fresno, CA	019 Fresno County	0042.17	Middle	91.1
06 CA	23420 Fresno, CA	019 Fresno County	0029.04	Middle	84.2
06 CA	23420 Fresno, CA	019 Fresno County	0029.05	Moderate	73.1
06 CA	23420 Fresno, CA	019 Fresno County	0029.06	Moderate	71.1
06 CA	23420 Fresno, CA	019 Fresno County	0030.01	Moderate	70.3
06 CA	23420 Fresno, CA	019 Fresno County	0030.03	Moderate	72.4
06 CA	23420 Fresno, CA	019 Fresno County	0030.04	Middle	99.1
06 CA	23420 Fresno, CA	019 Fresno County	0031.02	Moderate	73.3
06 CA	23420 Fresno, CA	019 Fresno County	0031.03	Moderate	60.8
06 CA	23420 Fresno, CA	019 Fresno County	0031.04	Middle	98.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA	019 Fresno County	0032.01	Middle	95.8
06 CA	23420 Fresno, CA	019 Fresno County	0032.02	Low	44.1
06 CA	23420 Fresno, CA	019 Fresno County	0033.01	Moderate	63.5
06 CA	23420 Fresno, CA	019 Fresno County	0033.02	Moderate	58.6
06 CA	23420 Fresno, CA	019 Fresno County	0034.01	Moderate	54.5
06 CA	23420 Fresno, CA	019 Fresno County	0034.02	Middle	94.4
06 CA	23420 Fresno, CA	019 Fresno County	0035.00	Middle	97.5
06 CA	23420 Fresno, CA	019 Fresno County	0036.00	Upper	126.4
06 CA	23420 Fresno, CA	019 Fresno County	0037.01	Moderate	69.1
06 CA	23420 Fresno, CA	019 Fresno County	0059.07	Upper	154.9
06 CA	23420 Fresno, CA	019 Fresno County	0059.11	Upper	171.8
06 CA	23420 Fresno, CA	019 Fresno County	0059.12	Upper	196.7
06 CA	23420 Fresno, CA	019 Fresno County	0059.13	Upper	171.3
06 CA	23420 Fresno, CA	019 Fresno County	0059.14	Upper	210.3
06 CA	23420 Fresno, CA	019 Fresno County	0038.09	Middle	91.4
06 CA	23420 Fresno, CA	019 Fresno County	0038.10	Middle	105.2
06 CA	23420 Fresno, CA	019 Fresno County	0038.11	Upper	121.0
06 CA	23420 Fresno, CA	019 Fresno County	0038.12	Upper	173.4
06 CA	23420 Fresno, CA	019 Fresno County	0039.00	Middle	113.2
06 CA	23420 Fresno, CA	019 Fresno County	0040.03	Upper	152.4
06 CA	23420 Fresno, CA	019 Fresno County	0040.04	Middle	111.6
06 CA	23420 Fresno, CA	019 Fresno County	0040.05	Moderate	67.9
06 CA	23420 Fresno, CA	019 Fresno County	0040.06	Moderate	61.0
06 CA	23420 Fresno, CA	019 Fresno County	0041.00	Middle	87.1
06 CA	23420 Fresno, CA	019 Fresno County	0048.02	Low	38.2
06 CA	23420 Fresno, CA	019 Fresno County	0049.01	Middle	96.6
06 CA	23420 Fresno, CA	019 Fresno County	0049.02	Middle	107.3
06 CA	23420 Fresno, CA	019 Fresno County	0050.00	Middle	108.0
06 CA	23420 Fresno, CA	019 Fresno County	0051.00	Moderate	63.9
06 CA	23420 Fresno, CA	019 Fresno County	0052.02	Moderate	62.6
06 CA	23420 Fresno, CA	019 Fresno County	0052.03	Moderate	66.6
06 CA	23420 Fresno, CA	019 Fresno County	0052.04	Moderate	71.2
06 CA	23420 Fresno, CA	019 Fresno County	0053.01	Moderate	77.7
06 CA	23420 Fresno, CA	019 Fresno County	0042.18	Upper	144.0
06 CA	23420 Fresno, CA	019 Fresno County	0043.01	Upper	222.1
06 CA	23420 Fresno, CA	019 Fresno County	0043.02	Upper	199.1
06 CA	23420 Fresno, CA	019 Fresno County	0043.03	Upper	230.0
06 CA	23420 Fresno, CA	019 Fresno County	0044.04	Moderate	67.2
06 CA	23420 Fresno, CA	019 Fresno County	0044.05	Upper	206.3
06 CA	23420 Fresno, CA	019 Fresno County	0044.06	Upper	121.2
06 CA	23420 Fresno, CA	019 Fresno County	0044.09	Middle	109.1
06 CA	23420 Fresno, CA	019 Fresno County	0044.10	Upper	123.1
06 CA	23420 Fresno, CA	019 Fresno County	0044.11	Upper	249.6
06 CA	23420 Fresno, CA	019 Fresno County	0053.02	Middle	83.4
06 CA	23420 Fresno, CA	019 Fresno County	0053.04	Moderate	57.1
06 CA	23420 Fresno, CA	019 Fresno County	0053.05	Middle	117.8
06 CA	23420 Fresno, CA	019 Fresno County	0054.03	Low	36.5
06 CA	23420 Fresno, CA	019 Fresno County	0054.05	Upper	133.0
06 CA	23420 Fresno, CA	019 Fresno County	0054.06	Middle	113.9
06 CA	23420 Fresno, CA	019 Fresno County	0054.07	Upper	122.2
06 CA	23420 Fresno, CA	019 Fresno County	0054.08	Low	42.3
06 CA	23420 Fresno, CA	019 Fresno County	0054.09	Moderate	72.9
06 CA	23420 Fresno, CA	019 Fresno County	0054.10	Middle	110.3
06 CA	23420 Fresno, CA	019 Fresno County	0055.03	Upper	233.9
06 CA	23420 Fresno, CA	019 Fresno County	0055.04	Upper	195.2
06 CA	23420 Fresno, CA	019 Fresno County	0055.05	Upper	154.7
06 CA	23420 Fresno, CA	019 Fresno County	0055.07	Upper	195.7
06 CA	23420 Fresno, CA	019 Fresno County	0055.08	Upper	216.5
06 CA	23420 Fresno, CA	019 Fresno County	0055.16	Upper	167.8
06 CA	23420 Fresno, CA	019 Fresno County	0055.18	Upper	183.3
06 CA	23420 Fresno, CA	019 Fresno County	0055.20	Upper	255.0
06 CA	23420 Fresno, CA	019 Fresno County	0055.22	Upper	256.8
06 CA	23420 Fresno, CA	019 Fresno County	0055.24	Upper	229.5
06 CA	23420 Fresno, CA	019 Fresno County	0055.25	Upper	278.6
06 CA	23420 Fresno, CA	019 Fresno County	0055.26	Upper	127.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA	019 Fresno County	0055.27	Upper	155.7
06 CA	23420 Fresno, CA	019 Fresno County	0055.28	Upper	254.5
06 CA	23420 Fresno, CA	019 Fresno County	0055.29	Upper	194.5
06 CA	23420 Fresno, CA	019 Fresno County	0056.02	Middle	103.6
06 CA	23420 Fresno, CA	019 Fresno County	0056.05	Upper	155.2
06 CA	23420 Fresno, CA	019 Fresno County	0056.06	Upper	154.9
06 CA	23420 Fresno, CA	019 Fresno County	0056.07	Moderate	60.9
06 CA	23420 Fresno, CA	019 Fresno County	0056.08	Middle	94.8
06 CA	23420 Fresno, CA	019 Fresno County	0057.01	Upper	122.5
06 CA	23420 Fresno, CA	019 Fresno County	0057.02	Upper	172.2
06 CA	23420 Fresno, CA	019 Fresno County	0057.03	Upper	151.6
06 CA	23420 Fresno, CA	019 Fresno County	0057.04	Middle	83.3
06 CA	23420 Fresno, CA	019 Fresno County	0058.01	Middle	111.5
06 CA	23420 Fresno, CA	019 Fresno County	0058.02	Upper	249.1
06 CA	23420 Fresno, CA	019 Fresno County	0058.04	Upper	124.1
06 CA	23420 Fresno, CA	019 Fresno County	0058.05	Upper	158.0
06 CA	23420 Fresno, CA	019 Fresno County	0059.04	Upper	163.9
06 CA	23420 Fresno, CA	019 Fresno County	0059.06	Upper	141.1
06 CA	23420 Fresno, CA	019 Fresno County	0021.00	Moderate	75.5
06 CA	23420 Fresno, CA	019 Fresno County	0022.00	Middle	88.8
06 CA	23420 Fresno, CA	019 Fresno County	0023.00	Moderate	59.7
06 CA	23420 Fresno, CA	019 Fresno County	0024.00	Low	38.8
06 CA	23420 Fresno, CA	019 Fresno County	0025.01	Moderate	51.6
06 CA	23420 Fresno, CA	019 Fresno County	0007.02	Low	49.4
06 CA	23420 Fresno, CA	019 Fresno County	0009.01	Moderate	57.3
06 CA	23420 Fresno, CA	019 Fresno County	0009.02	Low	37.5
06 CA	23420 Fresno, CA	019 Fresno County	0010.00	Low	43.4
06 CA	23420 Fresno, CA	019 Fresno County	0011.00	Moderate	62.6
06 CA	23420 Fresno, CA	019 Fresno County	0012.01	Moderate	74.4
06 CA	23420 Fresno, CA	019 Fresno County	0012.02	Moderate	63.7
06 CA	23420 Fresno, CA	019 Fresno County	0013.01	Moderate	58.1
06 CA	23420 Fresno, CA	019 Fresno County	0013.03	Moderate	53.1
06 CA	23420 Fresno, CA	019 Fresno County	0013.04	Low	42.3
06 CA	23420 Fresno, CA	019 Fresno County	0014.07	Low	49.9
06 CA	23420 Fresno, CA	019 Fresno County	0014.08	Upper	123.9
06 CA	23420 Fresno, CA	019 Fresno County	0014.09	Upper	177.0
06 CA	23420 Fresno, CA	019 Fresno County	0014.11	Middle	101.0
06 CA	23420 Fresno, CA	019 Fresno County	0014.12	Upper	122.5
06 CA	23420 Fresno, CA	019 Fresno County	0014.13	Upper	169.0
06 CA	23420 Fresno, CA	019 Fresno County	0014.15	Moderate	79.2
06 CA	23420 Fresno, CA	019 Fresno County	0014.16	Upper	134.0
06 CA	23420 Fresno, CA	019 Fresno County	0014.17	Upper	200.7
06 CA	23420 Fresno, CA	019 Fresno County	0072.03	Upper	169.9
06 CA	23420 Fresno, CA	019 Fresno County	0072.04	Middle	116.5
06 CA	23420 Fresno, CA	019 Fresno County	0073.00	Middle	119.5
06 CA	23420 Fresno, CA	019 Fresno County	0078.02	Low	40.0
06 CA	23420 Fresno, CA	019 Fresno County	0079.03	Middle	97.0
06 CA	23420 Fresno, CA	019 Fresno County	0080.00	Upper	137.3
06 CA	23420 Fresno, CA	019 Fresno County	0081.00	Middle	80.3
06 CA	23420 Fresno, CA	019 Fresno County	0082.00	Moderate	67.0
06 CA	23420 Fresno, CA	019 Fresno County	0083.01	Low	41.5
06 CA	23420 Fresno, CA	019 Fresno County	0083.03	Moderate	68.7
06 CA	23420 Fresno, CA	019 Fresno County	0083.04	Moderate	59.8
06 CA	23420 Fresno, CA	019 Fresno County	0084.02	Moderate	68.2
06 CA	23420 Fresno, CA	019 Fresno County	0084.03	Middle	81.4
06 CA	23420 Fresno, CA	019 Fresno County	0084.04	Low	41.9
06 CA	23420 Fresno, CA	019 Fresno County	0084.05	Moderate	61.7
06 CA	23420 Fresno, CA	019 Fresno County	0085.01	Moderate	61.4
06 CA	23420 Fresno, CA	019 Fresno County	0085.03	Moderate	54.3
06 CA	23420 Fresno, CA	019 Fresno County	0085.04	Moderate	58.1
06 CA	23420 Fresno, CA	019 Fresno County	0086.00	Moderate	76.3
06 CA	23420 Fresno, CA	019 Fresno County	0042.05	Middle	83.1
06 CA	23420 Fresno, CA	019 Fresno County	0042.08	Upper	173.8
06 CA	23420 Fresno, CA	019 Fresno County	0042.10	Middle	88.7
06 CA	23420 Fresno, CA	019 Fresno County	0042.11	Middle	115.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	23420 Fresno, CA	019 Fresno County	0042.12	Moderate	68.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.30	Upper	202.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.31	Middle	100.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.32	Middle	94.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.33	Upper	143.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.34	Middle	118.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.35	Upper	186.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.36	Middle	88.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.37	Moderate	78.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.03	Upper	165.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.07	Middle	90.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.08	Middle	91.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.09	Upper	122.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.10	Middle	112.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.11	Middle	109.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.12	Upper	269.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.13	Upper	164.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.14	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.15	Middle	97.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.16	Upper	134.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.17	Upper	137.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0030.02	Low	47.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.03	Middle	80.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.12	Middle	104.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.13	Middle	83.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.24	Upper	143.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.18	Upper	139.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.19	Upper	174.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.20	Upper	179.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.21	Upper	146.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0032.22	Middle	92.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0033.03	Moderate	72.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0033.04	Middle	113.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.24	Moderate	51.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.25	Moderate	65.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0029.01	Middle	94.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0029.02	Middle	84.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0030.01	Moderate	66.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0001.02	Middle	81.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0001.03	Low	49.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0001.04	Middle	81.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0001.05	Middle	97.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0033.05	Middle	89.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0033.07	Middle	90.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0033.08	Middle	98.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0046.07	Middle	100.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0047.02	Moderate	55.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0047.03	Moderate	62.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0047.04	Moderate	67.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0048.01	Moderate	67.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0048.02	Moderate	51.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.06	Upper	123.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.07	Upper	150.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.08	Upper	169.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.02	Moderate	72.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.03	Middle	117.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.04	Middle	86.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.05	Upper	123.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.06	Middle	90.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.07	Moderate	71.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.08	Upper	168.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0013.01	Low	46.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0013.02	Low	34.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0014.01	Low	45.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0014.02	Low	41.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0015.00	Low	47.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0016.00	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0017.00	Upper	133.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0018.01	Moderate	74.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0018.03	Middle	119.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0018.04	Moderate	79.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0019.01	Middle	88.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0019.02	Middle	80.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0020.01	Low	19.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0020.02	Low	49.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0021.00	Moderate	51.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0022.01	Moderate	59.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0022.02	Low	46.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0023.02	Moderate	71.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0023.03	Moderate	76.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0023.04	Moderate	72.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0025.02	Moderate	57.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0025.03	Moderate	63.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0049.01	Moderate	52.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0049.03	Middle	89.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0049.04	Middle	106.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0050.03	Moderate	74.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0050.05	Moderate	74.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0050.06	Upper	141.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0051.03	Moderate	76.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0051.04	Upper	197.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.11	Middle	86.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.12	Upper	148.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.13	Upper	145.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.14	Upper	145.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0056.00	Middle	100.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0026.00	Moderate	55.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0027.01	Middle	82.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0027.02	Moderate	65.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.04	Upper	134.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.06	Upper	153.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.07	Upper	221.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.20	Upper	157.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.21	Upper	130.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.22	Upper	198.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.23	Moderate	77.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.09	Upper	193.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.11	Moderate	65.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.12	Middle	98.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.13	Upper	181.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0009.14	Upper	147.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0023.05	Moderate	56.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0024.01	Middle	104.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0024.02	Middle	114.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0024.03	Low	38.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0025.01	Moderate	50.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.25	Middle	102.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.26	Moderate	60.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.27	Moderate	61.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.28	Middle	85.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0031.29	Middle	91.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0034.00	Moderate	71.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0035.00	Middle	99.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.11	Upper	218.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.13	Moderate	60.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.14	Moderate	76.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.15	Moderate	76.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.16	Middle	83.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.17	Middle	82.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.18	Upper	144.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0028.19	Middle	114.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0036.00	Moderate	51.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.06	Upper	209.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.07	Upper	150.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0045.00	Moderate	70.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0046.01	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0046.03	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0046.05	Upper	137.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0046.06	Moderate	73.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0011.04	Moderate	55.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0011.05	Middle	82.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0011.06	Low	48.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0011.07	Moderate	75.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0012.01	Middle	82.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0012.02	Low	45.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0052.03	Moderate	62.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0052.05	Low	43.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0052.06	Moderate	72.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0052.07	Middle	90.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0052.08	Moderate	51.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0053.00	Moderate	79.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.02	Upper	160.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.05	Middle	88.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.06	Upper	168.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.07	Middle	91.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.08	Upper	184.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.09	Upper	158.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0054.10	Middle	81.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.08	Middle	101.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.09	Upper	162.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0055.10	Upper	129.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0057.00	Middle	118.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0058.03	Middle	80.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0058.04	Moderate	76.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0058.05	Upper	148.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0058.06	Upper	191.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0059.00	Moderate	79.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.02	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.03	Middle	98.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.04	Middle	91.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.06	Upper	183.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.09	Upper	155.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.10	Upper	164.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.11	Upper	147.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0060.12	Upper	169.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0061.01	Middle	100.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0061.02	Upper	164.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0062.01	Moderate	65.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0062.02	Moderate	75.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0063.01	Moderate	65.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.08	Upper	129.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.10	Upper	222.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.11	Middle	105.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.12	Upper	143.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.14	Upper	187.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.15	Upper	188.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.16	Middle	110.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.17	Upper	178.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.18	Upper	146.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.19	Upper	200.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.20	Upper	227.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.21	Upper	216.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.22	Upper	206.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.23	Upper	209.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.24	Upper	127.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.25	Upper	214.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.26	Upper	233.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0038.27	Upper	212.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0039.00	Middle	102.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0040.01	Middle	101.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0040.02	Middle	99.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0041.01	Middle	87.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0041.02	Moderate	54.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0043.02	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0043.03	Moderate	69.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0043.04	Moderate	77.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0043.05	Upper	162.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0044.02	Moderate	55.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0044.03	Middle	98.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0044.04	Moderate	64.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0010.01	Upper	153.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0010.02	Middle	86.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0010.03	Moderate	77.5
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0011.01	Low	43.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0001.06	Middle	107.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0002.01	Moderate	60.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0002.02	Middle	96.9
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0003.00	Moderate	66.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0004.00	Low	37.8
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.04	Middle	95.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.05	Upper	135.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0063.03	Moderate	66.1
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0063.04	Moderate	51.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0064.03	Moderate	72.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0064.04	Low	43.2
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0064.05	Moderate	78.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0064.06	Low	47.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0065.00	Moderate	77.3
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0066.00	Moderate	77.4
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.09	Upper	222.7
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0005.10	Upper	209.6
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0006.01	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0006.02	Low	22.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0006.03	NA	0.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0007.01	Middle	90.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0007.02	Middle	111.0
06 CA	12540 Bakersfield-Delano, CA	029 Kern County	0008.00	Middle	98.2
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0001.00	Upper	151.3
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0002.00	Upper	132.8
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0004.02	Upper	122.8
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0006.02	Upper	142.8
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0006.03	Upper	201.0
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0006.04	Upper	127.6
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0007.01	Upper	147.2
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0007.02	Middle	96.4
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0008.00	Middle	86.9
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0009.01	Moderate	70.7
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0009.02	Moderate	74.5
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0010.01	Upper	142.5
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0010.02	Moderate	78.7
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0004.03	Middle	97.1
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0004.05	Middle	80.0
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0004.06	Upper	157.1
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0004.07	Middle	108.6
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0005.00	Middle	85.9
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0010.03	Middle	93.7
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0011.00	Moderate	51.8
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0012.00	Middle	107.2
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0013.00	Moderate	50.5
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0014.01	Moderate	71.5



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0014.02	Moderate	52.4
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0015.00	Middle	103.3
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0016.01	Middle	81.5
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0017.02	Moderate	76.4
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	0017.03	Moderate	77.8
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	9800.00	Middle	89.7
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	9801.00	NA	0.0
06 CA	25260 Hanford-Corcoran, CA	031 Kings County	9818.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5343.01	Moderate	61.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5343.02	Moderate	57.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5344.03	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5344.04	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5344.05	Moderate	56.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5344.06	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5345.01	Moderate	61.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5345.02	Middle	92.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5760.01	Upper	148.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5762.00	Moderate	50.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5763.01	Moderate	59.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5763.02	Low	42.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5764.01	Moderate	65.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5764.02	Low	49.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5764.03	Low	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5765.01	Moderate	50.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5765.02	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5765.03	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5766.01	Middle	110.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5766.02	Middle	110.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5767.00	Upper	139.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5768.01	Middle	100.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5768.02	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5769.01	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5769.03	Low	42.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5769.04	Moderate	72.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5770.00	Middle	92.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5771.00	Upper	135.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5772.00	Upper	120.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5773.00	Upper	180.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5774.00	Upper	161.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5775.01	Upper	211.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5775.04	Upper	191.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5776.02	Upper	154.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5776.04	Upper	184.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5776.05	Upper	187.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5776.06	Upper	177.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5777.00	Middle	84.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5778.00	Upper	123.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5779.00	Middle	114.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5780.00	Moderate	63.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5781.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6003.03	Low	41.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6003.04	Low	45.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6004.00	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6005.01	Middle	118.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6006.01	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6006.02	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6007.02	Upper	135.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6007.03	Middle	117.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.17	Middle	117.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.18	Middle	99.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9103.01	Upper	147.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9103.02	Middle	112.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9104.01	Middle	109.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9104.04	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9104.05	Low	38.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9105.01	Low	40.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9105.02	Moderate	51.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9105.04	Moderate	54.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9105.05	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9106.01	Moderate	78.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9106.02	Moderate	55.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9106.05	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9106.06	Moderate	57.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9106.07	Moderate	54.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9106.08	Moderate	75.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.06	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.07	Moderate	70.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.09	Middle	108.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.12	Middle	94.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.13	Middle	80.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.14	Moderate	76.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.15	Moderate	70.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.16	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.17	Middle	110.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.18	Middle	82.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.19	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.20	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9107.21	Middle	84.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.04	Upper	132.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.07	Upper	143.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.08	Upper	133.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.09	Upper	251.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5990.00	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5991.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6001.00	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6002.01	Moderate	54.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6002.02	Low	43.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6003.02	Middle	81.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9001.02	Moderate	54.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9001.03	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9001.04	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9003.01	Moderate	77.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.01	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.04	Moderate	77.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.05	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.06	Middle	86.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2405.00	Moderate	57.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2406.00	Moderate	62.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2407.00	Moderate	63.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2408.00	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2409.01	Middle	86.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2409.02	Low	40.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2410.01	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2410.02	Middle	84.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2411.10	Moderate	74.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2411.20	Low	44.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2412.01	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2412.02	Moderate	61.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2413.00	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2414.00	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2420.00	Low	49.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2421.00	Low	26.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.10	Upper	198.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.14	Upper	138.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9108.15	Upper	154.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9110.01	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9111.00	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.13	Upper	173.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2422.01	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2422.02	Low	33.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2423.00	Low	49.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2426.00	Low	26.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4029.03	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4029.04	Moderate	75.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4030.00	Moderate	75.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.05	Upper	153.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.16	Upper	138.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.17	Upper	162.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.18	Middle	112.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.19	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.20	Upper	170.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.21	Upper	156.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5015.04	Moderate	70.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5016.00	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5017.00	Upper	138.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5018.02	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5018.03	Moderate	52.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5018.04	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5019.00	Middle	100.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5020.03	Middle	88.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5020.04	Middle	93.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5020.05	Middle	86.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5021.00	Middle	100.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5022.00	Middle	109.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5023.03	Middle	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5024.01	Middle	87.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5024.02	Middle	107.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5025.00	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5026.02	Middle	83.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5026.03	Upper	131.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5026.04	Upper	132.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5027.00	Middle	106.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5028.01	Middle	111.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5029.01	Upper	120.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5030.00	Middle	95.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5031.03	Middle	106.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5031.04	Middle	87.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5031.05	Middle	86.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5031.06	Middle	107.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5032.01	Upper	123.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5032.02	Middle	114.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5033.01	Upper	157.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5033.02	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5034.01	Upper	133.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5034.02	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5035.01	Middle	103.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5421.04	Middle	91.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5421.05	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5421.06	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5422.00	Moderate	73.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5424.01	Moderate	77.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5424.02	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5425.01	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5425.02	Moderate	56.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5426.01	Moderate	59.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5426.02	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5427.00	Middle	82.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5428.00	Moderate	71.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5429.00	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5430.00	Middle	94.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5431.00	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5432.01	Middle	89.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5432.03	Moderate	64.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5433.04	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5433.05	Middle	91.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5433.06	Middle	107.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5433.21	Upper	163.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5433.22	Upper	127.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5434.00	Upper	122.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5435.01	Middle	99.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5435.02	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5435.03	Middle	107.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5436.01	Middle	112.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5436.03	Middle	113.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5436.05	Upper	132.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5436.06	Middle	112.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5436.07	Upper	144.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5437.01	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5437.03	Upper	135.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5437.04	Upper	135.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5437.05	Middle	111.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5438.01	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.33	Middle	117.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.34	Upper	128.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.35	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.36	Upper	122.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.37	Middle	91.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5035.02	Upper	135.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5036.01	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5036.02	Upper	182.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5037.01	Middle	103.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5037.02	Middle	115.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5037.04	Upper	132.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.38	Middle	96.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.39	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.40	Middle	81.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4081.41	Middle	105.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4082.12	Middle	93.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4082.13	Middle	87.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4083.01	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4083.02	Upper	125.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4083.03	Upper	134.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4084.01	Middle	108.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4084.02	Upper	140.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4085.03	Upper	151.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4085.04	Middle	115.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4085.05	Upper	149.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.23	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.24	Upper	153.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.25	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.26	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.27	Upper	131.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.28	Middle	87.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.29	Upper	148.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4086.31	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4087.03	Upper	185.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4087.05	Middle	86.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4087.07	Upper	151.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4087.22	Upper	130.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4087.24	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4087.25	Middle	97.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4088.00	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4089.00	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4090.00	Moderate	67.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4091.00	Middle	94.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4300.03	Upper	149.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4300.04	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4300.05	Upper	136.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4301.01	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4301.02	Middle	90.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4302.00	Upper	226.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4303.01	Upper	180.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4303.02	Upper	146.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4304.00	Upper	165.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4305.01	Upper	216.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4305.02	Upper	158.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.43	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9304.00	Upper	203.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.05	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.06	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.07	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.08	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.09	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5408.00	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5409.01	Middle	84.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5409.02	Middle	103.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5410.03	Middle	80.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5411.00	Moderate	74.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5412.00	Middle	114.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5413.00	Middle	92.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5414.01	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6007.04	Middle	107.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6008.01	Upper	155.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6008.02	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6009.02	Moderate	53.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6009.11	Middle	86.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6009.12	Moderate	77.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6010.01	Upper	162.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6010.02	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6011.00	Moderate	57.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6012.02	Middle	90.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6012.11	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6012.12	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6013.01	Middle	107.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6013.02	Moderate	78.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6013.03	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6014.01	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6014.02	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6015.01	Low	42.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6015.02	Moderate	58.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6016.00	Moderate	65.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6017.00	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6018.01	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6018.02	Middle	86.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6019.00	Moderate	71.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6020.02	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6020.03	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6021.03	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6021.04	Moderate	76.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6021.05	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6021.06	Middle	91.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6022.01	Upper	162.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6022.02	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6023.01	Upper	152.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6023.02	Upper	179.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6024.02	Middle	115.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6024.03	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6024.04	Moderate	59.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.04	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.05	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.06	Moderate	66.3

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5302.04	Middle	93.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5303.01	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5303.02	Moderate	66.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5304.00	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5305.00	Moderate	71.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5306.03	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5307.00	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5308.01	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5308.02	Middle	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5309.01	Moderate	66.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5309.02	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5310.00	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5311.01	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5311.02	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5312.01	Moderate	63.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5312.02	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5313.01	Moderate	63.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5313.02	Moderate	55.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5315.02	Moderate	59.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5315.03	Moderate	77.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5315.04	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5316.02	Moderate	54.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5316.03	Moderate	72.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5316.04	Low	47.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1318.01	Moderate	62.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1318.02	Middle	108.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1319.00	Upper	138.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1320.01	Upper	126.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1320.02	Middle	106.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1321.01	Moderate	72.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2657.02	Upper	147.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2671.01	Upper	136.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2671.02	Upper	217.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2672.01	Upper	161.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2672.02	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2673.00	Moderate	65.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2674.03	Middle	105.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2674.04	Upper	196.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2674.05	Upper	228.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2674.06	Upper	161.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2675.02	Middle	104.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2675.03	Middle	89.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2675.04	Upper	193.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2676.00	Middle	87.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2677.00	Upper	224.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2678.00	Upper	207.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2679.01	Upper	168.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2679.02	Upper	277.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2690.00	Upper	227.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2691.00	Upper	214.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2693.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2695.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2696.01	Moderate	76.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2696.02	Moderate	66.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2697.00	Upper	128.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2698.00	Upper	123.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2699.03	Middle	86.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2699.05	Upper	134.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2699.06	Upper	141.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2699.07	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2699.08	Upper	138.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2699.09	Middle	101.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2701.01	Middle	119.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2701.02	Middle	104.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2702.00	Moderate	71.4

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1272.20	Moderate	55.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1273.00	Middle	104.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1274.00	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1275.20	Low	49.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1276.03	Moderate	56.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1276.04	Moderate	61.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1276.05	Low	47.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1276.06	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1277.11	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1943.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1944.01	Upper	132.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1944.02	Upper	156.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1994.00	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1997.00	Low	49.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1998.01	Moderate	50.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1998.02	Moderate	59.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1999.00	Moderate	71.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2047.00	Middle	82.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1833.00	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1834.01	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1834.02	Middle	95.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1835.10	Middle	106.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1835.20	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1836.10	Middle	100.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1836.20	Middle	94.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1837.01	Middle	85.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1837.02	Upper	123.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1838.10	Moderate	77.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1838.20	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1851.01	Middle	114.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1851.02	Upper	183.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1852.02	Middle	92.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1852.03	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1852.04	Upper	129.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1853.10	Middle	94.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1853.20	Moderate	75.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1861.00	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1862.01	Upper	121.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1862.02	Upper	138.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1862.03	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1863.01	Moderate	70.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1863.02	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1864.01	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1864.03	Middle	87.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1864.04	Moderate	76.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1871.01	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1871.02	Middle	88.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1872.00	Middle	97.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1341.01	Middle	80.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1926.20	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1927.00	Moderate	69.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1941.01	Upper	152.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2071.02	Low	39.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2071.03	Low	43.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2073.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2073.04	Upper	137.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2073.05	Upper	148.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1413.04	Upper	227.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1413.05	Upper	167.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1413.06	Upper	199.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1414.00	Upper	177.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1415.00	Upper	294.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1416.00	Upper	274.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1417.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1431.01	Upper	260.5



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1431.02	Upper	153.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1432.00	Upper	134.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1433.01	Middle	97.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1433.02	Upper	208.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1434.01	Upper	170.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1434.02	Upper	162.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1435.00	Upper	168.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1436.02	Upper	236.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1436.03	Upper	141.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1436.05	Upper	120.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1436.06	Upper	189.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1437.00	Upper	273.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1397.03	Upper	175.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1397.04	Upper	244.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1397.05	Upper	278.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1398.01	Upper	201.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1398.02	Upper	242.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1438.01	Upper	243.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1438.02	Upper	186.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1439.01	Upper	281.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1439.02	Upper	224.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1810.00	Upper	153.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1813.00	Upper	147.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1393.03	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1394.01	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1394.02	Upper	184.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1395.02	Upper	151.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1234.20	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1235.10	Moderate	66.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1235.20	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1236.01	Middle	101.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1236.02	Moderate	71.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1237.00	Middle	107.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1238.00	Middle	116.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1239.01	Moderate	68.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1239.02	Middle	105.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1240.00	Upper	132.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1241.02	Moderate	55.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1241.03	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1241.04	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1241.05	Moderate	73.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1242.01	Middle	81.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1242.03	Moderate	70.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1242.04	Moderate	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1243.00	Moderate	57.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1244.00	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1245.00	Upper	199.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1246.00	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1247.00	Upper	203.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1249.02	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1249.03	Middle	108.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1251.01	Middle	119.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1254.02	Upper	130.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1254.03	Upper	124.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1254.04	Middle	81.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1255.01	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1255.02	Upper	132.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1256.00	Upper	158.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1271.02	Moderate	54.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1271.03	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1271.04	Moderate	69.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1272.10	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1814.00	Middle	113.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1815.00	Upper	160.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1816.00	Upper	125.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1831.01	Middle	109.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1945.00	Upper	199.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1951.00	Upper	224.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1952.01	Upper	127.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1952.02	Upper	230.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1953.00	Middle	103.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1253.21	Middle	80.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1253.22	Moderate	54.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1283.02	Moderate	54.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1283.03	Low	42.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1284.00	Middle	117.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1285.00	Upper	129.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1286.01	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1330.00	Middle	106.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1331.01	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1331.02	Middle	85.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1340.01	Middle	84.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1340.02	Middle	85.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1352.01	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1352.02	Upper	151.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1352.04	Upper	145.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1352.05	Upper	202.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1370.00	Upper	165.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1411.01	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1411.02	Upper	193.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1412.01	Upper	155.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1412.02	Upper	135.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1413.03	Middle	108.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1831.03	Middle	116.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1831.04	Upper	128.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1832.20	Middle	94.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1832.21	Upper	141.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1832.22	Upper	126.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1873.00	Upper	155.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1881.00	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1882.01	Upper	133.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1882.02	Upper	264.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1883.00	Upper	151.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1907.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1908.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1908.02	Middle	83.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1909.01	Moderate	52.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1909.02	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1941.02	Upper	208.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1942.00	Upper	269.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2048.10	Moderate	58.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2048.20	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2049.10	Moderate	53.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2049.20	Moderate	71.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2080.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2080.02	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2083.01	Low	48.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2083.02	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2084.01	Low	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2111.23	Middle	103.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2111.24	Moderate	66.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2112.01	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2112.02	Moderate	52.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2113.10	Moderate	60.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2128.00	Middle	99.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2129.00	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2131.00	Low	49.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2132.01	Low	48.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2132.02	Moderate	53.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2170.01	Upper	142.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2170.02	Upper	149.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2171.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2171.02	Upper	124.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2172.00	Middle	87.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2214.02	Moderate	55.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2215.00	Low	46.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2216.01	Moderate	63.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2216.02	Moderate	68.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2217.10	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2221.00	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2222.00	Moderate	66.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2225.00	Moderate	76.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2226.00	Moderate	52.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2227.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2240.10	Low	46.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2240.20	Low	33.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2242.00	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2243.10	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2243.20	Low	24.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2244.10	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2244.20	Low	29.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2246.00	Low	49.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2247.01	Upper	150.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2247.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2260.01	Low	38.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2260.02	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2264.10	Low	44.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2264.20	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2163.01	Upper	232.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2163.02	Upper	143.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2164.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2164.02	Middle	98.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2167.00	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2168.00	Upper	173.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2169.01	Upper	187.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2169.02	Upper	165.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2289.00	Low	38.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2291.00	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2292.00	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2293.00	Moderate	59.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2294.10	Moderate	52.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2181.10	Moderate	53.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2181.20	Moderate	56.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2182.10	Moderate	69.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2182.20	Middle	97.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2183.00	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2184.00	Moderate	77.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2185.00	Middle	81.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2186.00	Middle	83.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2187.01	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2187.02	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2188.00	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2189.00	Moderate	78.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2190.10	Moderate	58.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2190.20	Moderate	67.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2193.00	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2195.00	Middle	113.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2197.00	Moderate	79.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2198.00	Moderate	69.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2199.01	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2199.02	Middle	82.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2200.00	Low	49.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2201.00	Moderate	57.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2211.10	Low	43.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2211.20	Moderate	53.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2212.10	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2212.20	Moderate	59.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1321.02	Middle	103.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1323.01	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1323.02	Middle	94.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1325.01	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1325.02	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1327.00	Middle	90.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1329.00	Middle	108.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1344.22	Upper	180.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1344.23	Upper	152.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1344.24	Upper	192.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1345.20	Moderate	51.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1345.21	Moderate	66.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1345.22	Moderate	62.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1347.10	Moderate	55.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1347.20	Middle	105.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1348.01	Upper	124.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1348.02	Middle	109.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1349.01	Middle	111.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1349.04	Middle	111.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1349.05	Upper	130.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1349.06	Moderate	78.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1349.07	Upper	148.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1351.02	Upper	186.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1351.11	Upper	143.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1351.13	Upper	155.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1351.15	Middle	103.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1351.16	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1954.00	Upper	178.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1955.00	Upper	152.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1956.00	Moderate	64.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1957.10	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1957.20	Moderate	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1371.03	Middle	105.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1371.04	Upper	161.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1372.02	Upper	131.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1372.03	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1373.01	Upper	228.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1373.02	Upper	200.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1374.01	Upper	179.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1374.02	Upper	183.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1375.01	Upper	127.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1375.02	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1375.04	Upper	223.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1380.00	Upper	187.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1390.01	Upper	123.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1392.00	Middle	115.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1393.01	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1393.02	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2213.02	Low	43.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2213.03	Low	41.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2213.04	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2214.01	Low	37.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2084.02	Moderate	73.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2085.01	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2085.02	Moderate	56.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2086.10	Moderate	66.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2086.20	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1277.12	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1278.03	Moderate	70.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1278.04	Moderate	72.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1278.05	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1278.06	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1279.10	Moderate	57.3



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1279.20	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1281.01	Moderate	65.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1281.02	Moderate	54.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1282.10	Low	40.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1282.20	Moderate	55.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1395.04	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1395.05	Moderate	56.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1395.06	Middle	93.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1396.00	Upper	139.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1397.01	Upper	271.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1286.02	Upper	149.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1287.03	Upper	127.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1287.04	Upper	187.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1288.01	Middle	103.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1288.02	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1153.01	Upper	162.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1153.02	Moderate	68.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1154.01	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1154.03	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1154.04	Middle	83.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1171.01	Upper	122.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1171.02	Middle	101.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1172.01	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1172.02	Upper	148.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1173.01	Upper	154.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1173.02	Upper	144.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1173.03	Middle	117.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1174.04	Upper	139.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1174.05	Low	43.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1174.07	Low	49.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1174.08	Low	45.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1175.10	Low	49.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1175.20	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2267.01	Moderate	59.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2267.02	Low	42.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2270.10	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2270.20	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2281.00	Moderate	51.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2282.10	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2282.20	Moderate	60.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2283.10	Moderate	55.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2283.20	Moderate	54.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2284.10	Moderate	52.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2284.20	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2294.20	Moderate	61.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2311.00	Low	38.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2312.10	Low	40.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2312.20	Moderate	63.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2313.01	Moderate	51.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2319.02	Low	42.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2321.10	Moderate	64.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2321.20	Moderate	55.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2322.00	Moderate	77.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2323.00	Middle	94.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2285.00	Low	42.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2286.00	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2287.10	Low	45.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2287.20	Moderate	51.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2288.00	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2133.10	Moderate	72.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2133.20	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2134.01	Low	41.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2134.02	Moderate	54.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2140.00	Upper	222.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2141.00	Upper	196.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2144.00	Upper	165.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2145.01	Upper	121.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2145.03	Upper	126.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2145.04	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2145.05	Moderate	74.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2146.00	Upper	198.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2147.00	Upper	168.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1175.30	Moderate	61.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1190.01	Middle	109.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1190.03	Middle	118.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1190.04	Middle	117.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1192.01	Middle	112.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1192.02	Middle	113.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1193.10	Middle	88.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1193.20	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1193.40	Low	41.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2148.00	Upper	187.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2149.02	Upper	126.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2149.03	Upper	159.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2149.04	Upper	285.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2151.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2151.02	Upper	124.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2161.00	Upper	158.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2162.01	Upper	212.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2162.02	Upper	123.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1317.01	Middle	101.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1317.02	Middle	80.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2087.10	Middle	86.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2087.20	Low	41.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2088.01	Moderate	51.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2088.02	Moderate	67.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2089.02	Low	36.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2089.03	Low	47.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2089.04	Low	36.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2091.03	Low	33.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2091.04	Low	44.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2091.05	Low	34.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2073.06	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2073.07	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2073.08	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2074.00	Upper	154.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2075.01	Upper	150.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2075.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2077.11	Upper	193.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2077.12	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2079.01	Upper	151.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2079.02	Upper	168.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2091.06	Moderate	51.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2092.01	Upper	132.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2092.02	Low	34.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2093.00	Low	42.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2094.01	Low	41.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2094.02	Low	40.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2094.03	Low	30.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2095.10	Low	39.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2095.20	Low	40.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2098.10	Low	35.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2098.20	Moderate	54.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2100.10	Low	33.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2110.00	Upper	221.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2111.21	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2111.22	Low	46.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2218.10	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2218.20	Moderate	68.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2219.00	Low	45.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2220.01	Middle	92.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2220.02	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2317.10	Low	45.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2317.20	Moderate	57.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2318.00	Low	38.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2319.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2324.01	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2324.02	Moderate	66.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2325.00	Moderate	77.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2326.01	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2326.02	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2327.01	Moderate	53.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2327.02	Moderate	66.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1112.06	Upper	171.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1113.02	Middle	102.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1113.03	Upper	123.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1113.04	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1114.01	Upper	144.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1114.02	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1131.01	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1131.02	Upper	213.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4334.02	Middle	90.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1046.10	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1046.20	Middle	93.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1047.01	Moderate	50.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1047.03	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1047.04	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2016.02	Moderate	75.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2017.00	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2031.00	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2032.00	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2033.00	Moderate	65.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2035.00	Low	42.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2036.01	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2036.02	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2037.10	Moderate	79.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2037.20	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2038.00	Moderate	52.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2039.00	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2041.10	Middle	84.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2041.20	Moderate	73.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2042.00	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2043.00	Moderate	70.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2044.10	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2044.20	Low	40.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2046.00	Moderate	60.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2125.02	Moderate	67.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2126.10	Moderate	73.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2126.20	Moderate	68.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2127.01	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2127.02	Upper	130.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2051.10	Moderate	56.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2051.20	Low	39.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.10	Low	49.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.20	Middle	109.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.50	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.51	Upper	161.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.52	Upper	145.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.53	Low	48.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2060.54	Low	47.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2062.01	Moderate	52.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1891.01	Upper	170.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1891.02	Upper	153.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1892.01	Middle	85.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1892.02	Upper	172.0

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1893.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1894.00	Upper	217.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1341.03	Middle	92.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1341.04	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1342.01	Middle	104.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1899.03	Middle	117.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1899.04	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1899.05	Middle	91.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1899.06	Middle	99.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1899.07	Middle	97.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1901.01	Upper	135.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1901.02	Moderate	56.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1902.01	Low	37.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1902.02	Moderate	54.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1903.02	Middle	91.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1903.03	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1904.01	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1904.02	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1905.10	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1905.20	Moderate	57.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1907.01	Middle	81.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2062.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2063.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2063.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2063.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2071.01	Moderate	75.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1910.00	Moderate	70.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1911.10	Moderate	75.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1911.20	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1912.01	Moderate	66.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1912.03	Low	41.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1912.04	Low	46.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1913.01	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1913.02	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1914.10	Moderate	54.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1914.20	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1915.00	Middle	81.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1916.10	Moderate	56.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1916.20	Low	41.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1343.02	Upper	142.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1343.03	Upper	132.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1343.04	Upper	122.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1343.05	Moderate	59.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1343.06	Moderate	68.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1344.21	Upper	187.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1917.10	Low	39.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1917.20	Low	41.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1918.10	Moderate	56.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1918.20	Middle	94.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1919.01	Low	48.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1919.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2313.02	Moderate	78.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2314.00	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2315.00	Middle	104.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2316.01	Middle	82.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2316.02	Moderate	59.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2316.03	Moderate	56.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1011.10	Middle	102.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1011.22	Upper	129.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1012.20	Moderate	74.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1012.21	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1012.22	Low	36.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1013.00	Upper	133.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1014.00	Upper	132.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1021.03	Middle	85.9



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1021.04	Upper	136.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1021.05	Middle	110.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1021.07	Middle	104.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1031.01	Upper	153.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1134.25	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1134.26	Middle	95.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1134.27	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1134.28	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1151.01	Upper	188.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1034.02	Upper	153.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1041.03	Upper	134.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1041.05	Moderate	66.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1041.08	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1041.24	Middle	100.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1042.01	Middle	93.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1042.03	Moderate	56.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1042.04	Moderate	70.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1043.10	Middle	109.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1043.21	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4334.03	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4335.05	Moderate	62.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4335.06	Low	44.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4336.01	Middle	86.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4336.02	Moderate	64.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4338.03	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4338.04	Low	47.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4339.01	Moderate	63.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4339.03	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4340.01	Moderate	68.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4340.03	Moderate	79.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4340.04	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4341.00	Moderate	77.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4600.01	Upper	281.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4600.02	Upper	197.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4601.01	Upper	248.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4602.00	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4603.01	Upper	163.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4603.02	Middle	99.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4604.01	Upper	129.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4605.01	Upper	250.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4605.02	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4606.01	Upper	210.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4607.00	Upper	208.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4608.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4609.00	Middle	98.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4610.00	Upper	132.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4611.00	Upper	124.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4612.00	Upper	201.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4613.00	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4614.00	Upper	124.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4615.01	Middle	105.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4615.02	Moderate	76.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4616.00	Middle	113.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1895.01	Upper	221.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1895.02	Middle	116.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1896.00	Upper	136.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1897.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1897.03	Upper	255.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1897.04	Upper	186.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1898.01	Middle	115.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1898.02	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.42	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.43	Upper	235.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.45	Upper	167.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.46	Upper	153.6

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.48	Middle	89.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.49	Upper	126.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1070.10	Middle	101.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1070.20	Middle	96.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1081.01	Upper	182.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1081.02	Upper	139.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1048.21	Moderate	75.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1048.22	Moderate	75.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1048.23	Middle	104.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1048.24	Middle	93.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1060.10	Upper	131.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1060.20	Middle	108.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1061.11	Upper	142.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1061.12	Upper	123.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1061.13	Upper	136.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1061.14	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1081.03	Upper	164.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1081.04	Upper	197.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1082.02	Upper	209.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1082.03	Upper	178.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1082.04	Upper	165.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1091.00	Middle	118.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1092.00	Upper	149.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1093.00	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1094.00	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1095.00	Moderate	63.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1096.01	Upper	128.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1096.03	Middle	87.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1096.04	Middle	119.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1097.00	Upper	144.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2118.03	Moderate	76.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2118.04	Moderate	51.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2119.10	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2119.21	Moderate	51.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2119.22	Moderate	59.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2121.01	Middle	81.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2121.02	Low	39.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2122.02	Low	40.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2122.03	Moderate	59.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2122.04	Low	45.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2123.03	Moderate	63.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2123.04	Low	44.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2123.05	Low	45.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2123.06	Low	44.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2124.10	Moderate	58.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2124.20	Moderate	59.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2125.01	Moderate	63.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2011.10	Middle	105.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2011.20	Middle	98.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2012.00	Moderate	67.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2013.01	Middle	97.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2013.02	Upper	136.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1958.02	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1958.03	Middle	96.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1958.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1959.01	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1959.02	Upper	212.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1959.03	Middle	84.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1972.00	Middle	82.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1973.00	Upper	124.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1974.10	Upper	175.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1974.20	Middle	88.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1975.00	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1976.00	Middle	89.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4617.00	Upper	188.6

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4619.01	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4619.02	Middle	94.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4620.01	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4620.02	Low	43.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4621.00	Middle	112.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1098.00	Upper	128.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1232.06	Low	48.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1233.01	Middle	91.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1233.03	Moderate	75.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1233.04	Moderate	63.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1234.10	Moderate	72.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2717.02	Middle	105.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2717.03	Upper	141.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2717.04	Upper	198.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2718.01	Middle	105.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2718.03	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2718.04	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2719.01	Upper	153.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2719.02	Middle	119.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2721.00	Upper	146.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2722.01	Middle	97.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2722.02	Middle	95.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2723.01	Upper	132.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2723.02	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2731.00	Upper	236.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2732.00	Upper	137.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2733.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2734.03	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2734.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2735.02	Upper	227.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2736.00	Upper	224.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2737.00	Upper	182.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2738.00	Upper	159.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2739.02	Upper	259.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2741.00	Upper	172.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2742.02	Upper	302.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2751.01	Upper	142.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2751.02	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2752.00	Upper	126.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2753.11	Upper	131.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2753.12	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2753.13	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2754.00	Upper	259.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2755.00	Moderate	57.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2756.03	Upper	153.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1977.00	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1990.01	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1990.02	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1991.10	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1991.20	Low	40.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1992.01	Moderate	60.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.46	Middle	91.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.47	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.48	Middle	111.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.49	Upper	181.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.50	Moderate	79.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.02	Upper	127.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.04	Upper	168.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.06	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.09	Upper	154.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.10	Upper	168.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.11	Upper	158.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.12	Upper	179.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.14	Upper	157.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.15	Upper	152.6

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.16	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.18	Upper	167.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.19	Upper	201.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.20	Upper	235.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9201.21	Upper	197.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9202.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.03	Upper	123.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.12	Upper	144.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.13	Upper	159.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.14	Upper	155.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.22	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.26	Upper	174.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.28	Upper	237.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.29	Upper	134.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.30	Upper	151.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.31	Upper	138.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.32	Upper	153.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.34	Upper	140.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.38	Upper	206.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.39	Upper	202.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.40	Middle	116.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.41	Low	46.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9203.42	Moderate	70.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5414.02	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5415.00	Moderate	66.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5416.03	Moderate	51.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5416.04	Moderate	51.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5416.05	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1224.10	Moderate	58.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1224.20	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1230.10	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1230.20	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1311.00	Upper	133.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1312.00	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5416.06	Moderate	50.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5417.00	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5418.01	Moderate	68.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5418.02	Moderate	69.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5420.00	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5421.03	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4048.06	Middle	86.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4049.01	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4049.02	Middle	101.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4049.03	Moderate	75.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4050.01	Middle	94.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4050.02	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4051.01	Moderate	77.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4051.02	Moderate	77.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5321.02	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5322.00	Moderate	73.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5323.02	Moderate	67.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5323.03	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5323.04	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5325.00	Moderate	71.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5326.05	Middle	81.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5326.06	Low	46.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5326.07	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5327.00	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5328.00	Moderate	56.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5329.00	Low	48.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5330.01	Moderate	59.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5330.02	Low	49.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5331.03	Low	47.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5331.04	Moderate	53.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5331.05	Low	43.4



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5331.08	Moderate	50.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5332.01	Moderate	57.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5332.04	Moderate	70.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5333.00	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5334.01	Moderate	59.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5334.02	Low	47.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5334.03	Moderate	73.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5335.01	Moderate	65.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5335.04	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5336.01	Moderate	74.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5336.02	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5336.03	Moderate	54.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5337.01	Moderate	55.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5337.02	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5337.03	Moderate	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5338.03	Moderate	53.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5338.04	Moderate	58.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2715.00	Upper	176.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2716.00	Upper	124.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2756.04	Upper	285.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2756.05	Upper	210.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2760.00	Upper	192.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2761.01	Upper	158.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2766.06	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2766.07	Upper	143.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1031.02	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1032.01	Upper	126.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1032.02	Upper	143.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1033.00	Upper	167.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1034.01	Upper	157.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1064.03	Middle	111.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1064.05	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1064.06	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1064.07	Moderate	55.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1064.08	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1111.00	Upper	140.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1112.01	Upper	133.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1112.02	Upper	179.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1112.04	Upper	189.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1112.05	Middle	111.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1151.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1151.04	Upper	147.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1152.02	Middle	100.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1152.03	Middle	97.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2113.20	Low	42.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2114.10	Moderate	70.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2114.20	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2115.00	Middle	111.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2117.01	Middle	114.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2117.03	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2117.04	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2118.02	Moderate	56.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5338.05	Moderate	72.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5338.06	Moderate	79.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5339.01	Moderate	56.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5342.01	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5342.02	Low	45.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5342.03	Moderate	50.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4027.05	Middle	92.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4027.06	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4028.01	Moderate	54.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4028.03	Moderate	65.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4028.04	Moderate	63.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4029.02	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7020.02	Upper	125.4

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7021.02	Upper	162.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7022.01	Upper	167.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7022.02	Upper	187.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7023.00	Upper	211.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7024.00	Upper	157.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7025.01	Upper	191.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7025.02	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7026.00	Upper	178.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7027.00	Upper	172.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7028.01	Upper	152.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7028.02	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7028.03	Upper	123.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7029.00	Upper	180.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7030.02	Upper	203.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7030.03	Upper	169.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7031.00	Upper	149.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7032.00	Upper	139.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8001.01	Upper	217.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8001.03	Upper	159.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8001.04	Upper	215.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8002.02	Upper	267.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8002.04	Upper	265.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8002.05	Upper	141.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8002.06	Upper	303.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.24	Upper	196.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.25	Upper	219.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.28	Upper	281.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.33	Upper	150.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.34	Upper	169.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.35	Upper	170.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.36	Upper	238.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.37	Upper	137.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8003.38	Upper	220.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5004.04	Middle	113.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5005.00	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5006.00	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5007.00	Middle	85.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5008.00	Middle	97.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5009.00	Middle	93.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1152.04	Middle	83.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1197.00	Upper	123.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1198.01	Upper	123.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1198.02	Middle	89.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1199.00	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1200.10	Moderate	67.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2761.02	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2764.00	Upper	252.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2765.00	Upper	209.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2766.01	Upper	219.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2766.05	Middle	99.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5361.03	Middle	95.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5361.04	Moderate	75.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5362.01	Middle	100.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5362.02	Middle	81.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5400.00	Middle	80.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2328.00	Moderate	55.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2340.01	Upper	125.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2340.02	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2342.00	Upper	125.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2343.01	Middle	119.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2343.02	Middle	91.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2345.01	Middle	110.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2345.02	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2346.00	Middle	103.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2347.00	Middle	81.6

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2348.00	Moderate	79.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2349.01	Low	42.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2349.02	Low	47.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2351.00	Upper	130.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2352.01	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2352.02	Moderate	72.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2360.01	Upper	144.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2361.01	Moderate	58.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2361.02	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2362.03	Moderate	52.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2362.04	Low	46.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2362.05	Low	39.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2362.06	Low	49.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2611.02	Upper	252.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2655.23	Upper	182.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2655.24	Upper	127.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2656.01	Upper	156.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2656.02	Upper	182.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1920.01	Middle	115.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1920.02	Upper	167.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1923.00	Upper	237.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1924.10	Upper	209.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1924.20	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1925.10	Moderate	76.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1925.20	Moderate	60.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1926.10	Moderate	55.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8004.06	Upper	246.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8004.10	Upper	250.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8004.11	Upper	235.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8004.12	Upper	223.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8005.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	8005.06	Upper	249.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2657.01	Upper	263.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2703.00	Upper	129.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2711.00	Upper	175.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2712.00	Upper	150.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2713.00	Upper	171.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2714.00	Upper	194.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4622.01	Moderate	76.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4622.02	Middle	103.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4623.01	Moderate	78.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4623.02	Middle	103.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4624.00	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4625.00	Upper	171.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4626.00	Upper	197.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4627.00	Upper	131.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2393.20	Moderate	61.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2393.30	Moderate	59.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2395.01	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2395.02	Moderate	52.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2396.01	Moderate	55.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2396.02	Low	45.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2397.01	Low	41.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2397.02	Moderate	53.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4628.00	Middle	108.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4629.00	Upper	160.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4630.00	Upper	185.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4631.03	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4632.00	Upper	165.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4633.00	Upper	198.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4634.00	Upper	174.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4635.00	Upper	141.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4636.01	Upper	135.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4636.02	Upper	161.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4637.00	Upper	206.7

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4638.00	Upper	247.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4639.00	Upper	172.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4640.00	Upper	199.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4641.01	Upper	213.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4641.02	Upper	303.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4642.00	Upper	215.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4800.02	Upper	144.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4800.11	Upper	122.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4800.12	Middle	119.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4801.01	Middle	111.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4801.02	Upper	131.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4802.01	Upper	174.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4802.02	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4803.02	Middle	112.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4803.03	Middle	88.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4803.04	Moderate	79.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4804.00	Upper	131.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4805.00	Upper	219.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1992.02	Moderate	70.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1993.00	Upper	143.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2014.01	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2014.02	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2015.01	Middle	88.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2015.03	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2015.04	Moderate	74.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2016.01	Moderate	76.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1193.41	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1193.42	Middle	80.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1194.00	Middle	104.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1289.10	Upper	145.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1310.21	Moderate	69.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1310.22	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1310.23	Middle	82.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1310.24	Upper	121.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1200.20	Low	35.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1200.30	Low	49.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1201.03	Low	37.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1201.04	Moderate	52.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1201.05	Moderate	52.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1201.06	Low	46.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1201.07	Moderate	51.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1201.08	Low	45.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1203.00	Middle	93.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1204.00	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1210.10	Middle	111.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1210.20	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1211.01	Middle	89.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1211.02	Middle	86.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1212.10	Middle	116.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1212.21	Middle	112.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1212.22	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1216.00	Middle	93.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1218.01	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1218.02	Middle	108.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1219.00	Moderate	64.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1220.00	Middle	102.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1221.20	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1221.21	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1221.22	Moderate	53.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1222.00	Moderate	69.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5438.03	Middle	109.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5438.04	Middle	111.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5439.03	Middle	111.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5439.05	Middle	84.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5440.01	Middle	87.5



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5440.02	Middle	102.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5501.01	Upper	121.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5502.01	Middle	90.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5502.02	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5503.01	Middle	106.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5505.01	Moderate	61.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5505.02	Upper	148.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5506.01	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5506.02	Middle	116.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5507.00	Upper	125.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5508.01	Middle	101.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5508.02	Middle	107.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5509.01	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5509.02	Middle	97.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5510.01	Middle	116.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5510.02	Upper	120.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5511.01	Moderate	70.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5511.02	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5512.01	Moderate	78.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5512.03	Middle	96.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5512.04	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5513.00	Middle	84.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5514.01	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5514.02	Middle	108.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5515.01	Middle	102.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5515.02	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5517.00	Middle	90.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5518.01	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5518.02	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1313.00	Middle	91.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1314.00	Middle	107.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1316.00	Middle	102.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1065.10	Upper	135.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1065.20	Middle	80.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.03	Upper	161.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.04	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1066.41	Upper	159.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5519.00	Middle	102.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5520.01	Middle	112.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5520.02	Middle	92.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5521.00	Middle	85.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5522.00	Moderate	69.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5523.01	Middle	103.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5523.02	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5524.00	Middle	86.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5526.01	Middle	99.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5526.02	Moderate	79.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5527.00	Middle	109.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5528.00	Middle	108.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5529.00	Moderate	75.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5530.00	Middle	117.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2973.00	Upper	161.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2974.00	Upper	163.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2975.01	Upper	219.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2975.02	Middle	117.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2976.01	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2976.02	Upper	123.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3001.00	Upper	183.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3002.00	Upper	163.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3003.01	Upper	158.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3004.00	Upper	139.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3005.01	Upper	148.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3005.03	Upper	129.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3006.01	Upper	128.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3006.02	Upper	160.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3007.01	Upper	186.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3007.02	Upper	158.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3008.00	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3009.01	Upper	222.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3009.02	Upper	196.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3010.00	Upper	120.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3011.00	Upper	125.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3012.03	Middle	88.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3012.04	Upper	124.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3012.05	Upper	133.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3012.06	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3013.00	Upper	228.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3014.00	Upper	209.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3015.01	Upper	154.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3015.02	Moderate	61.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3016.01	Moderate	53.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3016.02	Middle	102.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3017.01	Middle	107.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3017.02	Middle	80.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3018.01	Moderate	73.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3018.02	Middle	89.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3019.01	Middle	108.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3019.02	Moderate	79.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3020.02	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3020.03	Moderate	77.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3020.04	Middle	90.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3021.02	Upper	135.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3021.03	Moderate	71.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3021.04	Moderate	67.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3022.01	Low	34.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3022.02	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3023.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3023.02	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3024.01	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4806.01	Middle	110.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4806.02	Upper	187.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4807.02	Upper	245.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4807.03	Upper	205.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4807.04	Upper	135.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4808.02	Middle	94.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4808.03	Upper	122.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4808.04	Middle	89.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4809.01	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4809.02	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4809.03	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4810.01	Middle	97.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4810.02	Middle	86.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.11	Upper	127.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.12	Upper	150.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.13	Upper	150.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.31	Upper	167.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.32	Upper	157.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.34	Middle	103.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.35	Upper	163.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.37	Upper	205.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.38	Moderate	65.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1132.39	Moderate	61.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1133.01	Upper	184.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1133.03	Middle	115.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1133.22	Upper	123.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1133.23	Middle	93.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1133.24	Middle	108.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1134.23	Middle	112.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1134.24	Upper	162.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4811.01	Middle	90.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4811.02	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4811.03	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4812.01	Middle	98.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4812.03	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4813.00	Middle	82.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4814.01	Moderate	75.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4814.03	Moderate	62.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4814.04	Middle	93.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4815.00	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4816.03	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4816.04	Moderate	74.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4816.05	Middle	94.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4816.06	Middle	89.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5531.00	Middle	106.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5532.01	Upper	120.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5532.02	Upper	141.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5533.00	Middle	91.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5534.00	Middle	110.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5535.02	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5535.03	Moderate	62.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5535.04	Middle	81.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5536.01	Moderate	69.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5536.02	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5537.01	Moderate	71.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5537.02	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5538.01	Moderate	71.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5538.02	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5539.01	Middle	98.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5539.02	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5540.01	Middle	97.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5540.02	Middle	85.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5541.01	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5541.05	Moderate	61.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5541.06	Middle	93.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5542.01	Middle	111.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5542.03	Middle	89.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5542.04	Low	47.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5543.01	Middle	97.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5543.02	Moderate	68.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5544.03	Moderate	65.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5544.04	Middle	82.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5544.05	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5544.06	Middle	92.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.11	Upper	168.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.12	Upper	153.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.13	Upper	125.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.14	Upper	131.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5010.01	Middle	105.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5010.02	Upper	123.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5012.00	Upper	134.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5013.01	Middle	99.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5013.02	Middle	95.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5014.00	Moderate	70.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5015.01	Upper	174.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5015.03	Middle	86.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3025.03	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3025.04	Moderate	53.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3025.05	Moderate	62.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3025.06	Moderate	73.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3101.00	Upper	175.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3102.01	Upper	134.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3102.02	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3103.00	Upper	203.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3104.00	Upper	147.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3105.01	Moderate	78.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3106.01	Middle	98.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3106.02	Upper	123.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3107.01	Low	40.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3107.03	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3107.04	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3107.05	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3108.00	Upper	127.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3109.00	Upper	130.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3110.00	Upper	140.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3111.00	Upper	151.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3112.00	Middle	103.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3113.00	Upper	141.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3114.00	Upper	194.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3115.00	Upper	177.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3116.01	Middle	107.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3116.02	Upper	144.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3117.00	Upper	154.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3118.01	Middle	84.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3118.02	Middle	102.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3201.01	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3201.02	Middle	96.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3202.01	Moderate	53.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3202.02	Middle	106.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	3203.00	Middle	84.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.15	Upper	127.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.16	Upper	172.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.17	Upper	147.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.18	Upper	142.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.19	Upper	174.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.21	Middle	118.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5545.22	Upper	135.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5546.00	Middle	99.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5547.00	Middle	102.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5548.01	Middle	93.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5548.02	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5549.00	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5550.01	Middle	96.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5550.02	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4817.11	Moderate	63.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4817.12	Moderate	50.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4817.13	Middle	90.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4817.14	Moderate	54.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4818.00	Upper	151.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4819.01	Upper	124.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4819.02	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4820.01	Upper	158.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4820.02	Middle	102.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4821.01	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4821.02	Middle	117.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4822.01	Moderate	57.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4822.02	Moderate	67.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4823.01	Moderate	73.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4823.03	Moderate	65.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4823.04	Low	49.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4824.01	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4824.03	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4824.04	Middle	106.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4825.02	Middle	80.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4825.03	Middle	90.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4825.21	Middle	88.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4825.22	Middle	89.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4826.00	Middle	105.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4827.01	Middle	111.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4827.02	Upper	132.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4828.01	Middle	113.1



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5001.00	Upper	231.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5002.02	Upper	188.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5002.03	Upper	151.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5002.04	Upper	188.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5003.00	Upper	134.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5004.02	Moderate	76.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5004.03	Middle	110.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4002.05	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4002.06	Upper	178.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4002.07	Upper	205.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4002.08	Upper	162.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4002.09	Upper	136.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4003.04	Upper	121.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4004.02	Upper	160.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4004.03	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4004.04	Upper	184.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4005.01	Upper	216.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4006.02	Middle	94.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4006.03	Middle	110.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4006.05	Upper	144.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4008.01	Upper	149.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6700.03	Upper	134.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6701.01	Upper	156.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6701.02	Middle	100.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6702.01	Upper	189.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6702.02	Upper	267.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6703.24	Upper	264.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6703.26	Upper	266.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6703.28	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.05	Upper	205.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.06	Upper	266.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.07	Upper	125.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.13	Upper	217.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.16	Upper	171.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.17	Upper	220.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6704.18	Upper	219.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6705.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6706.03	Upper	283.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6706.04	Upper	199.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6707.01	Upper	237.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6707.02	Upper	256.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7001.01	Upper	184.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7001.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7002.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7003.00	Upper	132.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7004.00	Middle	115.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7005.01	Upper	218.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7005.02	Upper	242.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7006.00	Upper	253.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7007.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7008.01	Upper	150.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7008.02	Upper	183.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7009.01	Upper	133.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7009.02	Upper	129.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7010.00	Upper	197.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2398.01	Moderate	72.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2398.02	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2400.10	Low	44.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2400.20	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2766.08	Upper	126.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2770.00	Upper	196.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2771.00	Upper	191.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2772.00	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2774.00	Moderate	60.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2780.01	Upper	185.3

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2781.02	Upper	309.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2911.10	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1231.03	Moderate	74.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1231.04	Middle	100.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1232.03	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1232.04	Moderate	79.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1232.05	Moderate	63.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1251.02	Upper	154.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1252.00	Middle	116.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1253.10	Middle	91.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6208.02	Upper	191.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6209.01	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6209.04	Upper	252.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6210.01	Upper	257.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6210.05	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6211.02	Upper	219.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6211.04	Upper	218.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6212.01	Upper	220.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6212.04	Upper	185.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6213.01	Upper	158.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6213.24	Upper	160.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6213.26	Upper	198.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6214.00	Upper	159.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6500.01	Upper	135.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6500.03	Middle	98.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6500.04	Upper	165.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6501.01	Upper	145.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6501.02	Upper	152.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6502.00	Upper	132.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6503.00	Upper	139.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6504.01	Upper	208.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6505.01	Upper	180.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6505.02	Upper	154.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6506.03	Middle	113.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6506.04	Middle	86.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6506.05	Upper	135.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6506.06	Middle	115.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6506.07	Upper	148.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6507.01	Upper	184.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6507.02	Upper	174.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6508.01	Upper	154.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6508.02	Upper	140.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6509.01	Upper	134.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6509.03	Upper	126.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6509.04	Upper	141.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6510.01	Upper	133.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6510.02	Upper	149.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6511.01	Upper	143.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6511.02	Middle	118.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6512.01	Upper	178.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5037.05	Upper	138.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5038.01	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5038.02	Upper	125.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5039.01	Upper	138.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5039.02	Upper	130.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5320.01	Moderate	52.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5320.02	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5321.01	Moderate	67.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5720.01	Upper	150.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5722.01	Middle	99.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5722.02	Middle	119.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5723.01	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5725.00	Moderate	65.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5726.00	Moderate	69.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5727.00	Middle	90.0

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5730.02	Low	46.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5730.03	Middle	98.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5730.04	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5731.01	Moderate	74.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5731.02	Middle	95.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5732.01	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5732.02	Moderate	69.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5733.00	Low	44.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5734.01	Moderate	71.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5734.02	Upper	124.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5734.03	Upper	187.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5736.01	Upper	172.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5737.00	Upper	151.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5738.00	Upper	154.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5739.02	Upper	222.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5740.00	Upper	179.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5741.00	Upper	150.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5742.01	Upper	151.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5742.02	Upper	127.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5743.00	Upper	160.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5744.00	Upper	156.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5745.00	Upper	155.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5746.02	Upper	209.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5748.00	Upper	155.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5749.01	Upper	197.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5749.02	Middle	112.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5750.01	Middle	109.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5750.02	Middle	94.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5751.01	Moderate	51.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5751.02	Moderate	51.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5751.03	Moderate	58.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5752.01	Moderate	63.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5752.02	Moderate	52.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.10	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.11	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.12	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.13	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.14	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.15	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.16	Moderate	73.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.17	Moderate	56.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.18	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.19	Upper	252.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.20	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.21	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.22	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.23	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.24	Upper	203.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.25	Middle	101.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.26	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.28	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.30	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.31	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.33	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.34	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.35	Moderate	65.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.36	Middle	102.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.37	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.38	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9800.39	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9901.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9902.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9903.00	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6028.01	Low	43.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6028.02	Middle	109.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6029.00	Moderate	72.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6030.04	Middle	90.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6030.05	Moderate	76.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6030.06	Middle	101.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6030.07	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6030.08	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6031.01	Middle	84.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6031.02	Middle	101.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6032.00	Middle	117.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.15	Upper	189.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.16	Upper	180.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.17	Upper	144.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.18	Upper	166.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.20	Upper	165.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.28	Upper	161.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.29	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.30	Upper	140.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5347.00	Middle	83.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5348.02	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5348.03	Moderate	61.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5348.04	Moderate	68.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5349.00	Moderate	72.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5350.01	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5350.02	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5351.01	Moderate	68.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5351.02	Moderate	60.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5352.00	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5353.00	Middle	83.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5354.00	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5355.01	Moderate	55.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5355.02	Moderate	70.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5355.03	Moderate	62.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5356.03	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5356.04	Moderate	69.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5356.05	Moderate	68.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5356.06	Moderate	76.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5356.07	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5357.01	Moderate	65.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5357.02	Moderate	73.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5358.02	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5358.03	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5358.04	Moderate	58.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5359.01	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5359.02	Middle	90.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5360.00	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5361.02	Middle	83.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5401.01	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5401.02	Middle	84.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5402.01	Low	48.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5402.02	Moderate	57.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5402.03	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5403.00	Middle	92.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5404.00	Moderate	59.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5405.01	Middle	82.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5405.02	Moderate	62.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5406.00	Low	48.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5407.00	Moderate	74.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6512.21	Upper	126.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6512.22	Upper	122.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6513.02	Upper	191.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6513.04	Upper	187.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6514.01	Upper	147.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6514.02	Upper	127.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6700.01	Middle	115.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6700.02	Upper	120.0



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4078.01	Upper	122.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4078.02	Middle	116.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4079.01	Upper	122.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4079.02	Middle	108.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4080.03	Upper	132.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4080.04	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4080.05	Upper	155.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4080.06	Middle	109.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.31	Middle	114.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.34	Upper	132.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.35	Middle	94.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.38	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.39	Upper	164.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.40	Upper	143.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.41	Middle	100.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.42	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.43	Upper	200.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.44	Upper	122.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9200.45	Upper	174.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1043.22	Middle	83.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1044.01	Middle	86.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1044.03	Middle	85.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1044.04	Moderate	64.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	1045.00	Middle	85.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4310.03	Upper	124.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4310.04	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4311.00	Middle	82.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4312.00	Upper	121.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4313.00	Upper	138.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4314.00	Upper	140.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4315.01	Middle	94.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4315.02	Middle	111.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4316.00	Upper	133.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4317.01	Upper	143.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4318.00	Upper	144.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4319.00	Middle	108.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4320.01	Upper	140.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4320.02	Middle	112.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4321.01	Upper	133.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4321.02	Upper	124.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4322.01	Middle	92.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4322.02	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4323.00	Middle	84.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4324.01	Moderate	71.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4324.02	Moderate	73.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4325.01	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4325.02	Middle	100.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4326.01	Middle	88.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4326.02	Middle	85.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4327.00	Moderate	72.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4328.01	Low	40.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4328.02	Moderate	60.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4329.01	Moderate	74.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4329.02	Middle	96.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4331.03	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4332.00	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4333.02	Moderate	64.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4333.04	Moderate	62.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4333.05	Moderate	57.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4333.06	Moderate	64.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4333.07	Middle	90.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2962.20	Low	44.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2963.00	Upper	138.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2964.01	Upper	120.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2964.02	Upper	169.3

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2965.00	Moderate	57.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2966.00	Moderate	58.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2402.00	Moderate	68.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2969.01	Moderate	67.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2969.02	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2970.01	Upper	245.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2970.02	Upper	171.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2971.10	Moderate	55.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2971.20	Middle	99.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2972.01	Moderate	74.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2972.02	Middle	94.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2364.00	Upper	142.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2371.01	Moderate	59.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2371.02	Moderate	52.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2372.01	Moderate	67.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2372.02	Moderate	66.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2373.00	Middle	100.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2374.01	Moderate	79.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2374.02	Middle	95.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2375.00	Low	40.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2376.00	Moderate	56.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2377.10	Moderate	54.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2377.20	Low	46.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2378.00	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2379.00	Middle	84.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2380.00	Middle	90.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2381.00	Middle	80.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2382.00	Moderate	65.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2383.10	Moderate	59.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2383.20	Low	42.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2384.00	Middle	114.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2392.01	Low	45.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2392.02	Moderate	57.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2393.10	Moderate	51.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2403.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2403.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2404.01	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2404.02	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2427.00	Moderate	52.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2430.01	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2430.02	Moderate	71.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2431.00	Low	39.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2911.20	Middle	91.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2911.30	Middle	93.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2912.10	Moderate	65.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2912.20	Middle	81.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2913.00	Upper	141.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2920.01	Low	49.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2920.02	Upper	138.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2932.03	Moderate	60.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2932.04	Middle	113.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2932.05	Moderate	55.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2932.06	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2933.01	Middle	111.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2933.02	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2933.04	Middle	100.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2933.06	Upper	136.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2933.07	Moderate	67.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2941.10	Moderate	53.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2941.20	Low	49.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2942.00	Middle	99.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2943.01	Middle	101.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2943.02	Moderate	71.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2944.10	Moderate	64.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2944.21	Moderate	55.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2945.10	Moderate	72.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2945.20	Moderate	68.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2946.10	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2946.20	Moderate	69.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2947.01	Moderate	55.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2948.10	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2948.20	Low	41.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2948.30	Moderate	65.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2949.00	Moderate	56.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2951.03	Upper	175.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2962.10	Low	47.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6033.01	Middle	86.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6033.02	Middle	101.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6034.00	Middle	115.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6035.00	Middle	118.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6036.00	Middle	107.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6037.02	Upper	138.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6037.03	Upper	132.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6037.05	Middle	88.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6037.06	Low	49.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6038.01	Moderate	78.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6038.02	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6039.01	Middle	89.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6039.02	Moderate	61.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6040.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6040.02	Middle	90.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6041.01	Moderate	78.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6041.02	Middle	111.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6042.00	Middle	85.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6099.00	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6200.01	Upper	190.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6200.02	Upper	153.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6201.01	Upper	133.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6201.02	Upper	153.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6202.01	Upper	289.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6203.01	Upper	279.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6203.03	Upper	294.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6203.05	Upper	204.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6204.00	Upper	184.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6205.01	Upper	218.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6205.21	Upper	168.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6205.22	Upper	216.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6206.01	Upper	132.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6206.02	Upper	175.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6207.01	Upper	203.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6207.03	Upper	279.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6207.04	Upper	213.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6208.01	Upper	243.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4306.00	Upper	204.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4307.01	Upper	121.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4307.21	Upper	137.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4307.23	Middle	97.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4307.24	Middle	119.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4308.01	Middle	113.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4308.02	Upper	144.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4308.03	Middle	114.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4309.01	Middle	89.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4309.02	Middle	110.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4310.02	Middle	83.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.07	Moderate	61.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.10	Low	49.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.11	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.12	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6025.13	Moderate	70.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6026.01	Middle	107.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6026.02	Middle	93.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	6027.00	Middle	114.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4052.01	Moderate	79.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4052.02	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4052.03	Middle	94.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4053.01	Middle	98.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4053.02	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4054.00	Middle	116.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4055.00	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4056.00	Upper	136.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4057.01	Upper	120.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4057.02	Middle	108.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4058.00	Middle	113.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4059.00	Middle	91.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4060.00	Middle	106.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4061.01	Upper	125.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4061.03	Middle	98.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4062.01	Moderate	68.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4063.00	Upper	126.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4064.13	Upper	126.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4065.00	Upper	126.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4066.01	Upper	137.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4066.02	Middle	102.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4067.01	Upper	124.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4067.02	Middle	113.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4068.01	Upper	141.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4069.03	Middle	103.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4070.01	Middle	92.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4070.02	Middle	107.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4071.01	Middle	87.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4071.02	Middle	90.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4072.01	Middle	96.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4072.02	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4073.01	Middle	95.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4073.02	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4074.00	Middle	114.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4075.01	Middle	88.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4075.02	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4076.01	Moderate	78.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4076.02	Middle	103.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4077.01	Moderate	64.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4077.02	Middle	95.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7012.01	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7012.02	Upper	198.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7013.02	Upper	154.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7013.04	Upper	225.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7014.02	Upper	180.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7015.01	Upper	166.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5753.00	Low	43.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5754.01	Moderate	50.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5754.02	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5758.01	Low	42.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5758.02	Moderate	60.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5758.03	Low	46.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5759.01	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5759.02	Middle	104.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.08	Middle	89.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.09	Moderate	64.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9005.10	Moderate	53.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.02	Moderate	50.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.06	Moderate	51.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.07	Moderate	70.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.08	Moderate	78.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.09	Moderate	59.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.10	Moderate	51.7



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9006.11	Middle	88.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9007.01	Moderate	53.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9007.03	Moderate	58.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9007.04	Moderate	59.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9007.05	Moderate	71.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9008.04	Moderate	54.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9008.05	Middle	97.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9008.06	Low	42.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9008.07	Moderate	76.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9008.08	Moderate	61.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9009.01	Middle	100.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9009.02	Middle	95.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.07	Middle	106.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.08	Middle	92.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.09	Middle	101.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.10	Moderate	67.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.11	Middle	113.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.12	Upper	133.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.13	Upper	157.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9010.14	Upper	142.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9011.01	Middle	98.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9011.02	Middle	117.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.09	Middle	89.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.10	Middle	99.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.14	Middle	115.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.15	Upper	126.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.16	Upper	121.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.17	Upper	190.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9012.18	Upper	161.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9013.00	Moderate	61.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7015.02	Upper	151.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7016.01	Upper	199.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7016.02	Upper	210.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7017.01	Middle	98.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7017.02	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7018.01	Middle	91.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7018.02	Middle	83.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	7019.02	Upper	131.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5551.05	Middle	96.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5551.06	Moderate	76.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5551.07	Middle	114.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5552.02	Upper	153.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5552.11	Moderate	77.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5552.12	Middle	81.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5553.00	Middle	116.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5700.01	Upper	149.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5700.02	Upper	136.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5700.03	Upper	139.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5701.00	Middle	106.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5702.02	Moderate	74.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5702.03	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5702.04	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5703.03	Moderate	76.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5703.04	Moderate	65.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5703.05	Low	49.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5703.06	Moderate	66.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5704.02	Middle	85.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5704.03	Moderate	69.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5704.04	Moderate	80.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5705.02	Middle	87.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5705.03	Moderate	64.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5705.04	Moderate	60.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5706.01	Moderate	77.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5706.02	Middle	84.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5706.03	Low	47.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5707.01	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5707.03	Upper	152.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5708.00	Upper	136.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5709.01	Upper	140.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5709.02	Upper	124.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5710.00	Upper	141.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5711.01	Upper	161.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5711.02	Upper	170.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5712.01	Upper	163.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5712.02	Middle	110.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5713.00	Upper	163.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5714.00	Upper	135.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5715.02	Middle	80.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9100.02	Moderate	55.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.10	Upper	138.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.11	Upper	216.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.12	Upper	125.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.13	Upper	165.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.14	Upper	122.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.15	Middle	97.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	9102.16	Upper	152.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.23	Middle	110.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.24	Upper	135.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.25	Upper	171.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.26	Middle	98.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.27	Upper	137.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4033.28	Middle	110.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.01	Upper	142.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.02	Upper	122.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.03	Upper	165.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.04	Upper	141.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.07	Upper	179.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.08	Upper	138.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4034.09	Upper	147.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4035.00	Upper	162.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4036.01	Middle	116.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4037.02	Upper	151.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4037.03	Upper	165.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4037.21	Middle	92.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4037.22	Moderate	73.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4038.01	Middle	94.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4038.02	Middle	91.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4039.01	Middle	112.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4039.02	Upper	125.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4040.00	Middle	118.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4041.00	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4042.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4042.03	Middle	83.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4043.01	Moderate	64.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4043.02	Middle	91.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4044.01	Middle	95.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4044.02	Middle	92.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4045.01	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4045.03	Middle	97.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4045.04	Middle	81.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5317.01	Moderate	61.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5317.02	Middle	86.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5318.00	Moderate	74.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5319.01	Moderate	63.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5319.02	Middle	95.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5339.02	Moderate	57.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5340.01	Moderate	58.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5340.02	Moderate	62.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5341.01	Moderate	53.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5341.02	Moderate	50.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5040.01	Upper	123.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5040.02	Upper	138.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5041.01	Middle	80.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5042.00	Moderate	78.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5300.05	Upper	130.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5300.06	Middle	84.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5300.07	Middle	103.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5301.01	Moderate	60.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5301.02	Middle	86.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5302.02	Middle	102.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5302.03	Moderate	78.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4046.00	Middle	114.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4047.01	Middle	95.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4047.02	Middle	84.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4047.03	Moderate	75.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4048.04	Middle	82.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4048.05	Middle	82.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5715.04	Middle	98.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5715.05	Middle	99.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5716.00	Low	32.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5717.01	Moderate	75.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5717.03	Moderate	78.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5717.04	Moderate	66.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5718.00	Upper	179.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	5719.00	Upper	171.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4010.01	Upper	172.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4010.02	Upper	122.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4011.01	Middle	109.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4011.02	Middle	107.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4012.01	Upper	166.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4012.02	Upper	132.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4012.03	Middle	114.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4013.03	Upper	198.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4013.04	Upper	167.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4013.11	Middle	114.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4013.12	Upper	147.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4015.00	Middle	118.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4016.01	Upper	137.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4016.02	Upper	122.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4017.05	Upper	166.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4017.06	Middle	95.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4017.07	Middle	80.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4018.01	Upper	166.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4018.02	Upper	167.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4019.01	Upper	129.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4019.02	Upper	165.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4020.01	Upper	120.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4020.02	Middle	88.8
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4021.01	Middle	100.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4021.02	Middle	97.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4022.00	Middle	101.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4023.01	Middle	80.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4023.03	Moderate	67.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4023.04	Moderate	59.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4024.03	Middle	90.5
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4024.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4024.05	Moderate	66.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4024.06	Moderate	75.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4025.01	Moderate	58.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4025.03	Moderate	68.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4025.04	Moderate	52.4
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4026.01	Moderate	65.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4026.02	Middle	111.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4027.02	Low	42.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	4027.03	Middle	93.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2611.03	Upper	293.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2611.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2612.00	Upper	236.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2621.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2622.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2623.01	Upper	288.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2623.02	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2623.03	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2624.00	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2625.01	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2626.01	Upper	305.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2626.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2627.04	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2627.06	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2628.02	Upper	269.7
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2640.00	Upper	299.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2641.02	Upper	176.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2641.03	Upper	205.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2643.03	Upper	145.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2643.04	Upper	133.2
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2643.05	Upper	143.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2643.06	Upper	158.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2651.00	Upper	250.9
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2652.01	Upper	273.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2652.03	Middle	112.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2652.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2653.01	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2653.03	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2653.04	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2653.06	NA	0.0
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2653.07	Upper	217.6
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2654.10	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2654.20	Upper	311.3
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2655.21	Middle	105.1
06 CA	31084 Los Angeles-Long Beach-Glendale, CA	037 Los Angeles County	2655.22	Upper	132.6
06 CA	42034 San Rafael, CA	041 Marin County	1330.00	Middle	92.5
06 CA	42034 San Rafael, CA	041 Marin County	9901.00	NA	0.0
06 CA	42034 San Rafael, CA	041 Marin County	1090.02	Middle	95.2
06 CA	42034 San Rafael, CA	041 Marin County	1101.00	Middle	103.6
06 CA	42034 San Rafael, CA	041 Marin County	1102.00	Upper	137.5
06 CA	42034 San Rafael, CA	041 Marin County	1110.01	Moderate	77.3
06 CA	42034 San Rafael, CA	041 Marin County	1110.02	Middle	84.2
06 CA	42034 San Rafael, CA	041 Marin County	1121.00	Moderate	71.0
06 CA	42034 San Rafael, CA	041 Marin County	1122.02	Low	35.9
06 CA	42034 San Rafael, CA	041 Marin County	1122.03	Low	25.9
06 CA	42034 San Rafael, CA	041 Marin County	1122.04	Low	25.2
06 CA	42034 San Rafael, CA	041 Marin County	1130.00	Middle	90.2
06 CA	42034 San Rafael, CA	041 Marin County	1141.00	Moderate	77.4
06 CA	42034 San Rafael, CA	041 Marin County	1142.00	Middle	93.9
06 CA	42034 San Rafael, CA	041 Marin County	1150.00	Upper	124.9
06 CA	42034 San Rafael, CA	041 Marin County	1160.00	Upper	121.0
06 CA	42034 San Rafael, CA	041 Marin County	1170.00	Middle	117.0
06 CA	42034 San Rafael, CA	041 Marin County	1181.00	Upper	147.2
06 CA	42034 San Rafael, CA	041 Marin County	1191.00	Upper	156.4
06 CA	42034 San Rafael, CA	041 Marin County	1192.01	Moderate	69.3
06 CA	42034 San Rafael, CA	041 Marin County	1192.02	Upper	156.4
06 CA	42034 San Rafael, CA	041 Marin County	1200.01	Middle	98.0
06 CA	42034 San Rafael, CA	041 Marin County	1200.02	Upper	147.2
06 CA	42034 San Rafael, CA	041 Marin County	1211.00	Middle	111.4
06 CA	42034 San Rafael, CA	041 Marin County	1212.00	Middle	117.0
06 CA	42034 San Rafael, CA	041 Marin County	1220.00	NA	0.0
06 CA	42034 San Rafael, CA	041 Marin County	1230.00	Upper	156.4
06 CA	42034 San Rafael, CA	041 Marin County	1241.00	Upper	141.6
06 CA	42034 San Rafael, CA	041 Marin County	1242.00	Upper	134.2



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	42034 San Rafael, CA	041 Marin County	1250.00	Upper	125.5
06 CA	42034 San Rafael, CA	041 Marin County	1261.00	Upper	156.4
06 CA	42034 San Rafael, CA	041 Marin County	1262.00	Middle	118.2
06 CA	42034 San Rafael, CA	041 Marin County	1270.00	Upper	135.5
06 CA	42034 San Rafael, CA	041 Marin County	1281.00	Upper	149.6
06 CA	42034 San Rafael, CA	041 Marin County	1282.00	Upper	132.9
06 CA	42034 San Rafael, CA	041 Marin County	1290.00	Low	27.4
06 CA	42034 San Rafael, CA	041 Marin County	1302.01	Upper	145.6
06 CA	42034 San Rafael, CA	041 Marin County	1302.03	Middle	91.4
06 CA	42034 San Rafael, CA	041 Marin County	1302.04	Middle	119.8
06 CA	42034 San Rafael, CA	041 Marin County	1311.00	Middle	108.4
06 CA	42034 San Rafael, CA	041 Marin County	1321.00	Middle	82.6
06 CA	42034 San Rafael, CA	041 Marin County	1322.00	Moderate	68.1
06 CA	42034 San Rafael, CA	041 Marin County	1011.00	Upper	132.5
06 CA	42034 San Rafael, CA	041 Marin County	1012.00	Middle	91.4
06 CA	42034 San Rafael, CA	041 Marin County	1021.00	Middle	99.1
06 CA	42034 San Rafael, CA	041 Marin County	1022.02	Middle	89.5
06 CA	42034 San Rafael, CA	041 Marin County	1022.03	Moderate	56.9
06 CA	42034 San Rafael, CA	041 Marin County	1031.00	Middle	104.8
06 CA	42034 San Rafael, CA	041 Marin County	1032.00	Middle	80.5
06 CA	42034 San Rafael, CA	041 Marin County	1041.02	Moderate	57.4
06 CA	42034 San Rafael, CA	041 Marin County	1041.03	Middle	85.0
06 CA	42034 San Rafael, CA	041 Marin County	1041.04	Middle	100.7
06 CA	42034 San Rafael, CA	041 Marin County	1042.00	Moderate	78.7
06 CA	42034 San Rafael, CA	041 Marin County	1043.00	Middle	92.3
06 CA	42034 San Rafael, CA	041 Marin County	1050.01	Moderate	63.1
06 CA	42034 San Rafael, CA	041 Marin County	1050.02	Middle	115.4
06 CA	42034 San Rafael, CA	041 Marin County	1060.01	Middle	88.5
06 CA	42034 San Rafael, CA	041 Marin County	1060.02	Middle	106.4
06 CA	42034 San Rafael, CA	041 Marin County	1070.00	Middle	107.5
06 CA	42034 San Rafael, CA	041 Marin County	1081.00	Moderate	79.3
06 CA	42034 San Rafael, CA	041 Marin County	1082.01	Low	48.7
06 CA	42034 San Rafael, CA	041 Marin County	1082.02	Middle	80.8
06 CA	42034 San Rafael, CA	041 Marin County	1090.01	Middle	80.8
06 CA	32900 Merced, CA	047 Merced County	0024.04	Middle	91.1
06 CA	32900 Merced, CA	047 Merced County	0025.00	Upper	131.1
06 CA	32900 Merced, CA	047 Merced County	0026.01	Upper	153.0
06 CA	32900 Merced, CA	047 Merced County	0026.02	Upper	155.2
06 CA	32900 Merced, CA	047 Merced County	0010.04	Middle	94.5
06 CA	32900 Merced, CA	047 Merced County	0010.05	Moderate	62.7
06 CA	32900 Merced, CA	047 Merced County	0010.06	Middle	84.0
06 CA	32900 Merced, CA	047 Merced County	0010.07	Upper	120.3
06 CA	32900 Merced, CA	047 Merced County	0010.08	Upper	192.2
06 CA	32900 Merced, CA	047 Merced County	0011.01	Upper	122.7
06 CA	32900 Merced, CA	047 Merced County	0012.00	Middle	115.6
06 CA	32900 Merced, CA	047 Merced County	0013.01	Middle	92.4
06 CA	32900 Merced, CA	047 Merced County	0013.02	Low	42.4
06 CA	32900 Merced, CA	047 Merced County	0014.01	Middle	85.3
06 CA	32900 Merced, CA	047 Merced County	0014.02	Middle	100.3
06 CA	32900 Merced, CA	047 Merced County	0015.01	Middle	110.2
06 CA	32900 Merced, CA	047 Merced County	0015.02	Moderate	52.7
06 CA	32900 Merced, CA	047 Merced County	0015.03	Moderate	50.2
06 CA	32900 Merced, CA	047 Merced County	0016.01	Moderate	53.5
06 CA	32900 Merced, CA	047 Merced County	0016.03	Moderate	77.4
06 CA	32900 Merced, CA	047 Merced County	0016.04	Middle	91.8
06 CA	32900 Merced, CA	047 Merced County	0017.00	Moderate	68.2
06 CA	32900 Merced, CA	047 Merced County	0018.01	Upper	160.4
06 CA	32900 Merced, CA	047 Merced County	0019.01	Middle	80.3
06 CA	32900 Merced, CA	047 Merced County	0019.02	Middle	95.3
06 CA	32900 Merced, CA	047 Merced County	0020.01	Middle	108.1
06 CA	32900 Merced, CA	047 Merced County	0020.02	Middle	82.6
06 CA	32900 Merced, CA	047 Merced County	0021.00	Middle	88.9
06 CA	32900 Merced, CA	047 Merced County	0022.01	Middle	87.8
06 CA	32900 Merced, CA	047 Merced County	0022.03	Middle	86.5
06 CA	32900 Merced, CA	047 Merced County	0022.04	Middle	119.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	32900 Merced, CA	047 Merced County	0023.01	Upper	151.8
06 CA	32900 Merced, CA	047 Merced County	0023.03	Middle	88.7
06 CA	32900 Merced, CA	047 Merced County	0023.04	Middle	108.6
06 CA	32900 Merced, CA	047 Merced County	0023.05	Middle	117.6
06 CA	32900 Merced, CA	047 Merced County	0023.06	Upper	143.4
06 CA	32900 Merced, CA	047 Merced County	0024.01	Moderate	63.5
06 CA	32900 Merced, CA	047 Merced County	0024.03	NA	0.0
06 CA	32900 Merced, CA	047 Merced County	0002.01	Upper	121.8
06 CA	32900 Merced, CA	047 Merced County	0002.02	Middle	85.3
06 CA	32900 Merced, CA	047 Merced County	0002.04	Upper	128.8
06 CA	32900 Merced, CA	047 Merced County	0002.05	Middle	94.4
06 CA	32900 Merced, CA	047 Merced County	0003.01	Middle	90.7
06 CA	32900 Merced, CA	047 Merced County	0003.03	Upper	147.4
06 CA	32900 Merced, CA	047 Merced County	0003.05	Middle	109.4
06 CA	32900 Merced, CA	047 Merced County	0003.06	Middle	111.7
06 CA	32900 Merced, CA	047 Merced County	0004.01	Middle	89.0
06 CA	32900 Merced, CA	047 Merced County	0004.03	Middle	90.6
06 CA	32900 Merced, CA	047 Merced County	0004.04	Middle	117.1
06 CA	32900 Merced, CA	047 Merced County	0005.03	Middle	96.7
06 CA	32900 Merced, CA	047 Merced County	0005.04	Middle	81.9
06 CA	32900 Merced, CA	047 Merced County	0005.05	Middle	89.9
06 CA	32900 Merced, CA	047 Merced County	0006.01	Moderate	71.8
06 CA	32900 Merced, CA	047 Merced County	0006.02	Middle	94.7
06 CA	32900 Merced, CA	047 Merced County	0006.03	Upper	123.3
06 CA	32900 Merced, CA	047 Merced County	0007.01	Moderate	78.6
06 CA	32900 Merced, CA	047 Merced County	0007.02	Upper	173.9
06 CA	32900 Merced, CA	047 Merced County	0008.01	Middle	96.5
06 CA	32900 Merced, CA	047 Merced County	0008.02	Middle	96.1
06 CA	32900 Merced, CA	047 Merced County	0009.01	Middle	101.5
06 CA	32900 Merced, CA	047 Merced County	0009.03	Middle	88.3
06 CA	32900 Merced, CA	047 Merced County	0009.04	Upper	143.8
06 CA	32900 Merced, CA	047 Merced County	0010.03	Moderate	75.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.38	Upper	138.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.39	Middle	112.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.02	Middle	114.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.05	Moderate	76.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.06	Upper	130.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.11	Upper	151.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.13	Upper	124.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.14	Middle	112.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.18	Middle	86.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.19	Middle	88.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.20	Middle	118.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.21	Middle	91.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.22	Upper	125.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.23	Middle	110.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.24	Middle	117.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.26	Middle	113.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.27	Upper	129.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.28	Upper	154.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.29	Upper	177.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.30	Middle	119.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.31	Upper	122.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.32	Middle	115.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.33	Upper	123.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.34	Moderate	53.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0525.35	Moderate	78.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.05	Middle	94.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.10	Upper	122.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.11	Moderate	56.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.14	Upper	127.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.19	Upper	142.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.20	Upper	191.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.22	Moderate	55.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.25	Moderate	62.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.26	Moderate	71.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.27	Moderate	69.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.28	Middle	91.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.29	Upper	131.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.30	Middle	105.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.31	Upper	194.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.32	Upper	155.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.33	Upper	182.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.34	Upper	146.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.25	Upper	126.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.26	Upper	135.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.27	Middle	106.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.28	Upper	204.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.29	Middle	113.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.30	Middle	107.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.31	Middle	82.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.32	Upper	179.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.33	Upper	191.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.34	Middle	91.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.35	Upper	148.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.36	Upper	162.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.37	Upper	170.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.38	Upper	121.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.39	Middle	114.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.40	Moderate	53.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.41	Middle	101.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.08	Upper	143.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.10	Middle	119.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.11	Middle	110.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.15	Upper	147.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.16	Middle	116.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.17	Upper	122.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.19	Upper	193.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.21	Upper	158.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.22	Upper	132.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.23	Upper	125.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.24	Middle	100.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.25	Middle	91.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.27	Upper	144.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.28	Upper	165.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.29	Middle	110.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.30	Upper	168.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.31	Upper	141.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.35	Upper	137.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.36	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.37	Middle	107.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.38	Middle	119.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.39	Upper	136.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.40	Middle	103.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.32	Upper	121.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.33	Middle	90.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.34	Upper	146.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.35	Middle	91.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.36	Upper	165.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0524.37	Upper	127.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0762.06	Middle	92.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0762.08	Middle	102.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0863.01	Moderate	79.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0863.03	Middle	86.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0863.04	Moderate	74.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0863.05	Middle	100.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0863.06	Moderate	75.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0864.02	Middle	97.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.06	Middle	113.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.07	Middle	84.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.12	Middle	80.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.13	Moderate	72.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.14	Moderate	57.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.16	Middle	81.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.17	Moderate	64.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.18	Middle	114.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0756.03	Upper	126.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0756.04	Upper	155.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0756.05	Upper	165.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0756.06	Upper	228.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0756.07	Upper	142.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0757.01	Upper	121.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0757.02	Upper	126.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0757.03	Upper	168.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.05	Middle	94.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.06	Middle	82.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.07	Upper	122.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.08	Upper	145.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.09	Upper	194.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.10	Upper	129.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.11	Moderate	74.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.12	Moderate	76.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.13	Upper	145.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.14	Upper	160.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.15	Middle	92.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0758.16	Middle	99.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0759.01	Middle	103.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0759.02	Moderate	63.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0760.01	Moderate	63.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0760.02	Upper	138.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0761.02	Moderate	60.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0761.03	Moderate	61.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0761.04	Middle	99.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0761.05	Middle	85.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0762.01	Upper	131.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0762.02	Middle	96.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0762.04	Moderate	61.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0762.05	Middle	97.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0881.04	Moderate	70.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0881.05	Middle	82.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0881.06	Moderate	71.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0881.07	Moderate	58.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0882.01	Moderate	50.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0882.02	Middle	95.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0882.03	Middle	87.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0883.01	Moderate	68.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0883.02	Middle	96.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0884.01	Middle	91.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0884.02	Moderate	59.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0884.03	Moderate	75.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0885.01	Moderate	73.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0885.02	Moderate	68.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0886.01	Moderate	77.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0886.02	Moderate	78.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0887.01	Moderate	61.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0887.02	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0888.01	Moderate	56.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0888.02	Moderate	56.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0889.01	Moderate	67.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0889.02	Moderate	74.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0889.03	Moderate	68.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0889.04	Moderate	55.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0889.05	Moderate	52.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0890.01	Moderate	62.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0890.03	Moderate	62.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0890.04	Moderate	61.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0891.02	Middle	88.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0891.04	Moderate	52.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0891.05	Moderate	57.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0891.06	Moderate	53.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0891.07	Middle	99.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.02	Moderate	62.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.03	Middle	82.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.04	Moderate	74.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.12	Moderate	61.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.14	Middle	91.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.15	Upper	121.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.16	Middle	112.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.17	Middle	106.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.18	Middle	107.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.19	Upper	162.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.02	Moderate	64.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.04	Upper	121.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.06	Upper	132.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.08	Moderate	76.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.09	Moderate	59.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.17	Upper	128.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.20	Middle	110.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.22	Moderate	62.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.23	Moderate	68.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.24	Moderate	78.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.25	Middle	104.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.26	Middle	112.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.27	Middle	82.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.10	Middle	115.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0740.03	Middle	80.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0740.04	Middle	89.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0740.05	Moderate	78.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0740.06	Moderate	65.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.02	Middle	82.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.03	Middle	94.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.06	Moderate	66.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.07	Middle	94.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.08	Moderate	77.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.09	Moderate	75.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.10	Middle	88.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0741.11	Middle	91.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0742.00	Moderate	74.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0743.00	Moderate	71.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0744.03	Low	40.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0744.05	Low	43.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0744.06	Moderate	64.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0744.07	Low	48.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0744.08	Moderate	53.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0745.01	Low	39.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0745.02	Moderate	52.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0746.01	Middle	91.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0746.02	Moderate	56.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0747.01	Moderate	64.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0747.02	Middle	86.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0748.01	Moderate	58.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0748.02	Moderate	50.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0748.03	Moderate	77.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0748.05	Low	46.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0748.06	Moderate	51.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0749.01	Moderate	50.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0749.02	Low	46.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0750.02	Low	34.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0878.03	Moderate	56.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0878.05	Moderate	66.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0878.06	Moderate	58.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0879.01	Moderate	78.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0879.02	Middle	86.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0880.01	Moderate	79.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0880.02	Moderate	78.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0881.01	Moderate	73.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.50	Upper	138.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.51	Upper	120.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.52	Middle	98.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.53	Upper	120.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.54	Upper	155.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.55	Upper	234.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.56	Upper	202.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.57	Upper	234.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.58	Upper	163.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0627.01	Upper	202.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0627.02	Upper	161.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0628.00	Upper	223.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0629.00	Upper	186.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.04	Upper	130.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.05	Upper	149.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.06	Upper	146.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.07	Upper	161.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.08	Upper	179.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.09	Upper	194.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0630.10	Upper	166.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0631.01	Middle	93.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0631.02	Middle	104.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0631.03	Upper	208.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0632.01	Middle	96.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0632.02	Upper	120.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0633.01	Middle	103.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0633.02	Upper	142.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0634.00	Upper	153.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0635.00	Middle	112.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0636.01	Middle	119.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0636.03	Middle	107.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0636.04	Moderate	68.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0636.05	Low	46.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0637.01	Moderate	54.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0637.02	Moderate	54.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0638.02	Middle	117.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0638.03	Middle	103.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0638.05	Upper	132.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0638.06	Middle	108.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0638.07	Moderate	63.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.12	Middle	93.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.13	Moderate	78.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.15	Middle	111.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.17	Upper	154.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.19	Upper	136.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.20	Middle	90.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.23	Upper	164.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.24	Upper	145.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.24	Upper	161.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.25	Middle	120.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.26	Middle	85.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.27	Upper	140.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.28	Upper	170.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.29	Upper	169.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.30	Upper	164.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.31	Upper	137.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.32	Upper	155.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.03	Middle	109.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.05	Upper	136.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.12	Upper	178.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.13	Middle	94.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.14	Middle	114.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.15	Upper	123.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.16	Upper	162.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.17	Upper	171.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.18	Upper	129.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.19	Upper	129.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.20	Upper	158.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.21	Upper	181.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.22	Upper	120.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.23	Upper	139.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0219.24	Upper	137.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.02	Upper	135.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.03	Upper	149.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.11	Middle	104.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.12	Upper	144.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.13	Middle	94.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.14	Moderate	76.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.15	Upper	138.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.20	Upper	130.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.22	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.27	Middle	110.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.29	Middle	88.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.30	Middle	103.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.31	Upper	125.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.32	Middle	113.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.33	Upper	120.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.34	Middle	91.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.35	Middle	104.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.37	Upper	129.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.38	Upper	147.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.39	Upper	146.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.40	Middle	93.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.41	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.42	Middle	93.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.43	Middle	101.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.44	Upper	135.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.45	Upper	128.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.46	Upper	125.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.47	Moderate	63.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.48	Moderate	61.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.49	Moderate	54.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.50	Middle	104.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0992.51	Middle	82.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.05	Middle	86.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.06	Middle	90.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.07	Middle	110.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.08	Upper	202.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.09	Upper	136.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.10	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0993.11	Upper	128.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.02	Moderate	66.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.04	Upper	140.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.05	Middle	108.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.06	Middle	90.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.07	Upper	127.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.28	Middle	92.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.29	Middle	113.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.30	Middle	119.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.31	Upper	128.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.32	Upper	123.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.33	Middle	111.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.34	Upper	166.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.35	Upper	157.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.36	Upper	132.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.37	Upper	139.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.38	Upper	124.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.39	Upper	125.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.40	Upper	124.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.08	Upper	130.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.10	Moderate	60.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.11	Moderate	66.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.12	Middle	90.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.15	Upper	144.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0994.16	Middle	108.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0750.03	Low	33.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0750.04	Low	44.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0751.00	Moderate	61.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0752.01	Moderate	51.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0752.02	Middle	85.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0753.01	Moderate	76.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.41	Middle	114.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.42	Upper	176.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.43	Upper	216.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.45	Upper	218.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.46	Moderate	61.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.47	Moderate	75.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.48	Moderate	63.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0626.49	Moderate	75.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0864.04	Moderate	74.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0864.05	Moderate	66.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0864.06	Moderate	66.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0864.07	Moderate	74.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0865.01	Moderate	64.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0865.02	Moderate	53.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0866.01	Moderate	54.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0866.02	Moderate	57.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0867.01	Middle	84.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0867.02	Moderate	57.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0868.01	Middle	80.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0868.02	Middle	88.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0868.03	Moderate	62.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0869.01	Low	46.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0869.02	Middle	84.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0869.03	Moderate	63.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0870.01	Moderate	64.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0870.02	Moderate	70.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0871.01	Moderate	55.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0871.02	Moderate	64.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0871.03	Moderate	74.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0871.05	Moderate	69.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0871.06	Low	42.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0872.00	Middle	83.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0873.01	Low	41.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0873.02	Moderate	60.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0874.01	Middle	117.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0874.03	Moderate	51.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0874.04	Moderate	52.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0874.05	Low	47.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0875.03	Moderate	59.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0875.04	Low	48.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0875.05	Moderate	50.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0876.01	Moderate	53.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0876.02	Moderate	76.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0877.01	Middle	92.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0877.03	Moderate	76.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0877.04	Middle	85.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0878.01	Moderate	78.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0878.02	Moderate	72.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0753.02	Moderate	73.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0753.03	Upper	142.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0754.01	Middle	95.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0754.03	Moderate	70.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0754.04	Middle	90.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0754.05	Moderate	73.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.04	Middle	106.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0755.05	Middle	82.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0015.06	Middle	93.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0015.07	Middle	102.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0016.02	Upper	152.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0016.03	Upper	146.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0016.04	Upper	136.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0017.04	Upper	128.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0017.05	Middle	97.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0017.06	Upper	198.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0011.01	Middle	98.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0011.02	Middle	85.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0011.03	Moderate	77.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0012.01	Moderate	60.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0012.02	Moderate	75.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0013.01	Middle	81.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0013.03	Moderate	77.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0013.04	Moderate	68.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0014.01	Moderate	73.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0014.02	Middle	87.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0014.03	Upper	128.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0014.04	Moderate	54.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0015.01	Middle	110.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0015.03	Middle	95.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0015.04	Moderate	79.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0015.05	Upper	121.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0017.08	Middle	104.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0017.09	Upper	127.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0017.10	Upper	162.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0018.01	Moderate	54.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0018.02	Moderate	53.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0019.01	Middle	99.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0019.02	Middle	83.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0019.03	Middle	91.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0110.00	Moderate	76.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0111.01	Middle	96.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0111.02	Middle	111.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0112.00	Middle	111.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0113.00	Middle	99.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0114.01	Middle	110.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0114.02	Middle	114.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0114.03	Moderate	69.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0115.02	Moderate	79.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0115.03	Middle	98.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0115.04	Moderate	50.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0116.01	Low	44.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0116.02	Moderate	58.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.07	Middle	97.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.08	Middle	82.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.09	Upper	131.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.10	Upper	138.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.11	Moderate	68.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.12	Moderate	77.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.14	Moderate	77.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.15	Middle	113.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.16	Upper	142.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.17	Middle	117.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.18	Upper	130.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.20	Low	37.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.21	Middle	81.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0117.22	Middle	105.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.02	Upper	132.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.07	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.09	Upper	146.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.10	Middle	116.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.12	Upper	129.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.13	Middle	108.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.14	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.15	Middle	97.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.16	Upper	136.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.17	Middle	104.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.18	Upper	191.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1102.01	Moderate	60.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1102.02	Moderate	64.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.10	Moderate	51.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.11	Upper	134.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.12	Upper	141.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.13	Upper	120.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0995.14	Upper	132.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0996.01	Low	49.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0996.02	Middle	109.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0996.03	Upper	128.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0996.04	Middle	103.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0996.05	Upper	122.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0997.01	Moderate	59.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0997.02	Moderate	69.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0997.03	Middle	90.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0998.01	Moderate	63.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0998.02	Low	38.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0998.03	Moderate	57.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0999.02	Middle	80.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0999.03	Moderate	67.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0999.04	Moderate	52.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0999.05	Middle	91.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0999.06	Upper	134.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.01	Upper	124.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.03	Upper	128.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.04	Upper	124.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.05	Middle	107.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.06	Upper	157.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.07	Upper	137.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.08	Upper	131.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.10	Upper	131.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.11	Upper	120.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.12	Upper	165.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.14	Middle	82.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1100.15	Upper	122.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.02	Upper	126.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.04	Middle	83.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.06	Middle	105.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.08	Middle	109.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.09	Middle	114.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.10	Moderate	71.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1101.11	Middle	96.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1102.03	Middle	109.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1103.01	Middle	105.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1103.02	Middle	109.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1103.03	Middle	91.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1103.04	Middle	114.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1104.01	Middle	102.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1104.02	Middle	90.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1105.00	Moderate	55.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1106.03	Moderate	50.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1106.04	Middle	95.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1106.05	Middle	113.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1106.06	Moderate	56.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	1106.07	Moderate	69.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	9800.00	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	9901.00	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0638.08	Moderate	51.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.02	Middle	117.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.03	Middle	111.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.04	Middle	85.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.05	Middle	97.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.06	Middle	89.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.08	Middle	84.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0639.09	Middle	92.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.13	NA	0.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.14	Upper	123.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.16	Middle	111.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.17	Middle	100.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.20	Upper	150.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.21	Middle	98.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.22	Upper	156.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0218.23	Upper	126.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.41	Upper	128.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.42	Upper	178.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.43	Upper	226.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.44	Upper	215.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.45	Upper	166.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.46	Upper	203.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.47	Middle	106.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.48	Upper	143.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.49	Upper	157.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.50	Upper	132.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.51	Middle	90.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.53	Upper	152.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.54	Middle	101.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.55	Middle	113.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.57	Upper	163.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.58	Upper	197.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.59	Upper	154.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.61	Upper	144.2
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.62	Upper	183.4
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.63	Upper	157.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.64	Upper	144.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.65	Upper	166.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0320.66	Upper	162.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.06	Upper	159.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.07	Middle	86.0
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.08	Middle	81.5
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.09	Middle	84.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.11	Upper	149.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.12	Upper	158.3
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.13	Upper	135.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.14	Middle	117.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.15	Middle	86.8
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0421.16	Upper	129.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0422.01	Middle	109.1
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0422.03	Upper	159.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0422.05	Upper	141.9
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0422.06	Upper	122.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.05	Upper	216.6
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.07	Middle	117.7
06 CA	11244 Anaheim-Santa Ana-Irvine, CA	059 Orange County	0423.11	Middle	110.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9404.00	Moderate	79.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9405.00	Upper	180.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9406.00	Upper	157.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9407.00	Middle	97.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9408.00	Upper	136.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9409.00	Middle	110.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9410.01	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9410.02	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0310.01	Middle	109.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0310.02	Middle	83.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0311.00	Middle	99.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0312.00	Middle	119.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0313.00	Moderate	77.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0314.01	Moderate	76.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0314.02	Middle	85.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0315.01	Middle	103.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0315.03	Upper	151.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0315.04	Middle	97.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0316.01	Moderate	60.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0316.02	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0317.01	Middle	90.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0317.02	Middle	98.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0472.02	Moderate	68.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0479.01	Upper	147.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0479.02	Upper	209.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0481.00	Upper	181.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0482.00	Upper	157.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0483.00	Upper	124.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0487.00	Upper	126.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0488.00	Middle	93.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0489.01	Middle	84.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0489.02	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0490.01	Upper	129.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0490.02	Upper	120.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0491.01	Middle	88.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0491.02	Middle	116.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0494.00	Middle	92.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0495.01	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0495.02	Low	28.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0496.00	Upper	154.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0497.01	Upper	189.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0497.02	Upper	209.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0498.00	Middle	98.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0503.01	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0503.02	Upper	161.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0504.01	Upper	126.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0504.02	Middle	108.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0505.01	Middle	95.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0505.02	Upper	174.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0505.03	Upper	139.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0506.00	Upper	146.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0507.01	Upper	154.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0507.02	Upper	156.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0509.01	Middle	114.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0509.02	Upper	140.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0511.00	Middle	100.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0317.03	Middle	105.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0317.04	Middle	107.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0401.01	Middle	107.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0401.02	Middle	105.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0402.01	Middle	102.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0402.02	Middle	86.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0402.03	Low	44.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0402.04	Moderate	57.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0403.02	Upper	142.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0403.03	Middle	107.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0403.04	Moderate	59.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0403.05	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0404.02	Middle	103.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0404.03	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0404.04	Upper	123.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0404.05	Upper	173.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0405.01	Middle	105.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0405.02	Middle	101.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0405.03	Middle	80.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.03	Upper	139.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.04	Upper	126.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.05	Moderate	68.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.06	Middle	85.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.09	Upper	182.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.11	Upper	158.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.16	Upper	174.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.17	Upper	174.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.18	Upper	139.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.19	Upper	200.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.20	Upper	184.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.21	Upper	183.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0406.22	Upper	184.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0407.01	Upper	168.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0407.02	Upper	160.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0512.00	Middle	99.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0513.01	Moderate	74.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0513.02	Middle	83.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0514.01	Middle	115.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0514.02	Moderate	73.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9401.00	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0407.03	Upper	164.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.06	Upper	141.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.07	Upper	155.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.08	Middle	95.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.09	Middle	91.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.12	Upper	122.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0437.03	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.02	Middle	117.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.07	Middle	91.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.09	Upper	131.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.10	Upper	135.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.12	Middle	83.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.13	Middle	81.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.18	Middle	114.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.20	Upper	134.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.21	Middle	104.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.22	Upper	134.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.23	Upper	165.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0438.24	Middle	96.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0439.00	Middle	97.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0440.00	Moderate	53.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0441.01	Moderate	60.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0441.02	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0441.03	Moderate	69.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0441.04	Middle	108.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0442.00	Moderate	52.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0443.00	Moderate	64.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0444.03	Middle	93.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0444.04	Upper	132.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0444.05	Middle	119.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0444.06	Middle	117.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0444.07	Middle	111.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.05	Middle	83.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.07	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.09	Moderate	61.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.10	Moderate	53.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.15	Low	42.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.16	Moderate	70.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.17	Middle	115.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.18	Middle	81.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.15	Upper	130.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.03	Upper	149.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.04	Upper	190.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.05	Upper	164.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.07	Upper	134.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.08	Upper	156.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.09	Middle	109.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.10	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.12	Upper	128.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.15	Upper	186.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.16	Upper	148.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.17	Upper	164.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0420.18	Upper	164.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.06	Middle	92.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.07	Upper	189.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.08	Upper	159.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.09	Moderate	53.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.10	Moderate	63.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.12	Middle	92.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.13	Upper	125.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.14	Upper	130.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0422.17	Upper	165.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0423.00	Middle	84.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.01	Upper	146.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.02	Middle	95.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.03	Upper	155.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.04	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.05	Low	48.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.06	Middle	105.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.07	Middle	80.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.08	Upper	126.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.09	Middle	95.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.10	Middle	100.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.11	Middle	99.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0424.12	Upper	152.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.05	Moderate	56.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.07	Middle	102.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.08	Moderate	76.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.09	Moderate	77.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.10	Moderate	67.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.11	Moderate	61.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.12	Moderate	76.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.13	Middle	84.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.14	Moderate	60.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.15	Moderate	66.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.16	Moderate	59.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.17	Middle	86.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.18	Moderate	78.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.19	Moderate	56.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0301.01	Middle	80.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0301.03	Middle	103.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0301.04	Middle	113.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0302.00	Middle	101.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0303.00	Moderate	71.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0304.00	Moderate	76.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0305.01	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0305.02	Moderate	64.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0305.03	Low	41.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0306.02	Upper	168.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0306.03	Upper	178.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0306.04	Upper	243.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0306.05	Upper	213.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0307.00	Middle	90.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0308.00	Middle	101.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0309.00	Middle	89.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.13	Upper	185.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.14	Moderate	76.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.15	Upper	122.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.16	Upper	158.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0408.21	Middle	98.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0409.01	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0409.02	Upper	135.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0409.03	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.45	Middle	82.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.46	Middle	98.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.47	Middle	80.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.48	Upper	148.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.49	Upper	148.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.50	Moderate	69.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.51	Middle	90.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.52	Middle	92.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9411.00	Moderate	74.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9412.00	Upper	134.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9413.00	Middle	97.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9414.00	Middle	82.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9415.00	Middle	80.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9800.04	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	9810.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.04	Upper	130.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.05	Moderate	76.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.06	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.09	Upper	131.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.10	Upper	121.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.12	Upper	153.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.13	Upper	138.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0419.14	Upper	183.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.20	Moderate	77.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.21	Moderate	66.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.22	Middle	92.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0425.23	Moderate	76.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.21	Middle	109.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.22	Upper	127.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.23	Middle	115.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.24	Middle	112.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.25	Middle	108.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.26	Middle	96.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.27	Middle	101.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.28	Moderate	74.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.29	Middle	93.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.30	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.31	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0426.32	Middle	88.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.08	Middle	103.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.09	Middle	86.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.11	Moderate	58.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.14	Upper	182.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.16	Upper	129.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.17	Middle	88.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.19	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.20	Moderate	71.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.23	Middle	83.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.24	Upper	140.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.26	Upper	153.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.28	Upper	131.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.30	Middle	85.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.31	Middle	109.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.32	Middle	114.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.33	Upper	134.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.37	Upper	149.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.38	Upper	128.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.39	Upper	136.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.40	Moderate	72.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.41	Middle	84.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.42	Middle	111.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.43	Upper	148.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0427.44	Upper	120.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0465.02	Moderate	53.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0466.01	Upper	135.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0466.02	Upper	145.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0467.00	Moderate	56.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0468.00	Middle	98.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0469.00	Moderate	59.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0470.00	Moderate	59.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0472.01	Moderate	51.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.20	Middle	87.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.21	Moderate	56.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.23	Moderate	57.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0445.24	Moderate	65.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0446.02	Upper	194.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0446.04	Middle	116.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0409.04	Upper	127.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0410.01	Middle	90.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0410.02	Middle	107.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0410.03	Upper	124.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0410.04	Middle	85.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0411.01	Low	45.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0411.02	Middle	87.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0412.01	Middle	117.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0412.02	Middle	82.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0412.03	Middle	94.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0413.01	Middle	98.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0413.02	Middle	89.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.03	Upper	137.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.04	Middle	110.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.05	Middle	89.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.06	Middle	95.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.07	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.08	Moderate	71.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.10	Moderate	80.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.11	Moderate	77.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.12	Middle	91.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.13	Upper	220.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.14	Upper	166.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0414.15	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0415.00	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0416.01	Low	48.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0416.02	Moderate	73.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0417.02	Middle	105.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0417.03	Moderate	60.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0417.04	Moderate	75.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.03	Upper	170.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.04	Upper	162.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.05	Middle	119.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.06	Upper	188.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0428.01	Middle	87.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0428.02	Moderate	61.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0429.02	Moderate	73.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0429.03	Moderate	75.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0429.05	Middle	85.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0429.06	Moderate	70.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0429.07	Middle	80.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0429.08	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.01	Moderate	70.7



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.03	Moderate	70.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.05	Middle	84.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.06	Moderate	66.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.07	Upper	155.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.08	Middle	113.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.09	Upper	138.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0430.10	Middle	100.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.01	Upper	137.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.02	Upper	167.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.03	Upper	208.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.04	Upper	144.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.05	Upper	129.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.06	Middle	110.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.07	Middle	110.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.08	Upper	152.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.09	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.10	Middle	92.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.11	Upper	130.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.16	Middle	93.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.17	Upper	159.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.18	Upper	147.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.20	Moderate	74.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.22	Upper	137.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.27	Upper	136.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.28	Middle	101.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.07	Upper	143.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.08	Upper	183.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.09	Middle	94.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.10	Upper	178.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.12	Upper	139.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0418.13	Middle	92.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.21	Low	37.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.22	Moderate	70.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.23	Moderate	51.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.24	Upper	124.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0436.01	Moderate	56.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0436.02	Moderate	52.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0437.01	Middle	80.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0437.02	Middle	85.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.29	Middle	96.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.35	Upper	138.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.46	Upper	176.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.48	Upper	160.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.52	Upper	179.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.54	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.04	Upper	124.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.07	Low	44.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.11	Middle	85.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.16	Moderate	73.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.17	Upper	146.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.18	Upper	158.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.19	Moderate	76.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.21	Upper	197.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.22	Upper	162.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.23	Upper	127.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.24	Middle	83.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.25	Middle	105.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.26	Moderate	64.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.27	Middle	115.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.28	Upper	166.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.29	Middle	100.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.30	Middle	81.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.31	Middle	92.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.32	Upper	134.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.33	Moderate	57.7

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0449.34	Low	42.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0450.00	Middle	82.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.03	Upper	153.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.09	Middle	111.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.10	Middle	93.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.14	Upper	169.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.15	Upper	204.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.16	Middle	102.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.17	Middle	89.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.18	Moderate	67.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.19	Middle	97.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.20	Moderate	78.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.22	Upper	223.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.23	Upper	157.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.24	Upper	126.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.25	Upper	197.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.26	Moderate	67.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.27	Moderate	77.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.28	Upper	158.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0451.29	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0446.05	Moderate	55.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0446.06	Upper	141.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0447.01	Moderate	65.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0447.02	Moderate	51.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0448.04	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0448.05	Middle	112.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0448.06	Middle	100.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0448.07	Middle	106.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.24	Middle	105.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.26	Middle	100.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.28	Middle	116.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.33	Middle	108.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.34	Upper	158.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.35	Upper	143.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0453.02	Moderate	75.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0453.03	Moderate	56.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0453.05	Upper	153.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0453.06	Middle	109.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0455.01	Moderate	65.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0455.02	Moderate	52.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.06	Upper	186.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.10	Moderate	55.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.11	Moderate	51.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.12	Low	35.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.13	Upper	204.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.14	Upper	257.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.15	Middle	95.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.16	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.17	Upper	125.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.18	Low	32.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0456.19	Low	33.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0457.03	Moderate	56.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0457.04	Low	37.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0457.06	Moderate	54.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0457.07	Moderate	69.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0457.08	Low	41.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0457.09	Moderate	50.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0459.00	Middle	95.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0461.01	Middle	92.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0461.02	Low	35.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0461.03	Middle	117.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0462.00	Moderate	53.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0464.01	Middle	109.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0464.02	Moderate	73.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0464.03	Middle	80.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0464.04	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0464.05	Middle	101.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0465.01	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.72	Upper	155.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.74	Middle	118.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.76	Upper	142.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.78	Upper	186.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.79	Middle	100.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.92	Upper	174.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.93	Upper	159.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.94	Upper	158.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.95	Upper	137.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.96	Upper	185.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.97	Upper	154.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.98	Upper	123.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.04	Middle	106.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.06	Moderate	72.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.07	Moderate	72.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.08	Low	48.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.09	Moderate	54.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.10	Moderate	69.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.11	Middle	83.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.12	Middle	86.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.13	Moderate	57.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.14	Moderate	68.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.15	Middle	112.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.16	Moderate	73.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.18	Upper	122.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0433.19	Middle	86.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0434.01	Moderate	57.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0434.03	Moderate	53.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0434.04	Moderate	59.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0434.05	Low	49.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.03	Moderate	50.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.05	Low	41.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.06	Middle	85.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.09	Middle	89.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.12	Middle	92.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.13	Moderate	62.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.17	Middle	96.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.18	Moderate	71.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.19	Moderate	56.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0435.20	Middle	116.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.56	Middle	116.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.62	Upper	172.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.64	Upper	149.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.65	Upper	167.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.66	Middle	95.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.67	Upper	143.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.70	Upper	144.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0432.71	Middle	118.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.07	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.09	Moderate	63.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.12	Middle	87.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.13	Middle	92.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.14	Upper	151.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.16	Middle	100.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.17	Moderate	72.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	065 Riverside County	0452.22	Middle	90.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.31	Middle	87.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.32	Middle	90.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.33	Moderate	54.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.34	Moderate	78.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.35	Middle	85.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.36	Middle	82.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.37	Middle	91.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.38	Middle	81.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.39	Moderate	56.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.40	Middle	113.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.41	Moderate	60.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.42	Moderate	73.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.43	Middle	81.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.44	Middle	103.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.45	Middle	97.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.03	Middle	81.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.04	Middle	108.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.06	Middle	95.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.07	Middle	104.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.08	Middle	89.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.09	Upper	136.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.10	Upper	161.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0082.11	Middle	107.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0084.02	Upper	125.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0084.03	Upper	143.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0084.04	Middle	91.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.01	Upper	168.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.04	Upper	149.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.05	Upper	169.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.06	Middle	110.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.07	Upper	136.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.08	Upper	173.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.09	Upper	196.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.10	Upper	190.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.12	Upper	192.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0085.13	Upper	166.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0086.01	Upper	145.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0086.02	Middle	83.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0087.02	Upper	173.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0087.03	Upper	145.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0087.04	Upper	142.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0087.06	Upper	221.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0087.07	Upper	172.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0087.08	Upper	123.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0088.02	Upper	129.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0088.03	Upper	127.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.05	Middle	91.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.07	Moderate	65.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.31	Middle	93.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.32	Middle	92.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.34	Moderate	64.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.35	Low	38.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.36	Middle	98.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.37	Middle	113.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.38	Moderate	68.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.39	Middle	101.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0075.01	Moderate	69.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0075.03	Moderate	78.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0075.04	Middle	98.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0076.02	Middle	84.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0076.03	Moderate	62.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0076.04	Moderate	76.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0077.01	Low	48.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0077.02	Upper	184.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0078.01	Middle	103.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0078.02	Upper	127.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0079.03	Middle	101.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0079.04	Middle	106.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0079.05	Upper	134.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0079.06	Middle	80.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0080.05	Upper	141.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0080.06	Upper	183.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0080.07	Middle	118.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0080.08	Upper	125.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0080.09	Upper	123.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0080.10	Middle	119.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.11	Middle	83.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.13	Moderate	75.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.17	Middle	88.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.19	Middle	99.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.20	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.22	Upper	128.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.24	Middle	96.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.25	Middle	106.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.27	Moderate	77.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.28	Moderate	74.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.29	Moderate	76.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0081.30	Middle	83.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0049.08	Moderate	69.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0049.09	Moderate	65.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0049.10	Middle	94.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0050.02	Low	41.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0050.03	Moderate	60.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0050.04	Moderate	61.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0051.01	Moderate	50.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0051.02	Moderate	76.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0094.04	Upper	127.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0094.06	Upper	130.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0094.08	Upper	136.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0094.09	Upper	122.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0094.10	Middle	104.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0095.01	Moderate	72.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0095.02	Middle	101.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0095.03	Moderate	54.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0095.04	Moderate	62.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.01	Moderate	66.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.08	Middle	81.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.09	Moderate	71.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.10	Middle	94.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.11	Middle	92.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.12	Middle	98.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.14	Middle	118.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.16	Middle	99.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.17	Upper	158.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.18	Middle	104.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.22	Upper	154.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.32	Upper	134.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.33	Moderate	66.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.34	Low	47.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.35	Upper	148.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.37	Upper	128.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.39	Middle	80.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.40	Moderate	71.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.41	Low	43.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.42	Moderate	79.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.43	Middle	113.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.44	Upper	144.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.45	Upper	150.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.46	Upper	125.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.47	Middle	84.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.48	Middle	99.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.49	Upper	129.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.50	Upper	163.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.51	Middle	114.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.52	Upper	164.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0096.53	Middle	112.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0098.00	Moderate	64.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0099.00	Moderate	65.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	9883.00	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0052.01	Low	29.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0052.02	Upper	127.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0052.04	Middle	99.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0052.05	Moderate	54.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0053.01	Low	30.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0054.02	Moderate	65.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0054.03	Middle	117.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0054.04	Upper	132.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0055.02	Moderate	50.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0055.05	Low	46.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0055.06	Low	44.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0055.08	Low	42.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0055.09	Low	44.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0055.10	Low	28.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0056.01	Moderate	51.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0056.05	Moderate	60.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0056.06	Middle	93.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0057.01	Upper	126.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0057.02	Upper	182.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0058.01	Upper	120.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0058.03	Upper	157.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0058.04	Upper	180.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0059.01	Middle	99.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0059.03	Low	46.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0059.04	Middle	105.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0060.02	Moderate	56.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0060.03	Moderate	60.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0060.04	Upper	133.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0061.01	Low	46.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0061.02	Moderate	59.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0062.02	Low	46.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0062.03	Low	32.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0062.04	Moderate	66.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0063.00	Moderate	52.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0064.00	Moderate	59.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0065.01	Low	25.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0065.02	Moderate	76.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0066.00	Moderate	54.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0067.03	Moderate	56.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0067.04	Middle	82.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.06	Moderate	67.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.07	Low	44.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.08	Moderate	69.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.10	Middle	87.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.11	Upper	124.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.03	Middle	91.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.05	Moderate	61.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.06	Middle	88.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.07	Middle	85.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.08	Middle	101.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.09	Middle	103.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.10	Low	34.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.11	Middle	80.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0091.12	Moderate	75.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0092.01	Middle	105.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.07	Middle	108.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.08	Middle	96.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.09	Middle	113.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.10	Middle	88.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.11	Middle	95.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.12	Middle	89.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.14	Middle	102.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.16	Moderate	74.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.17	Middle	101.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.18	Moderate	68.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.19	Moderate	69.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.20	Moderate	66.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.21	Middle	95.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.23	Upper	143.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.26	Upper	160.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.28	Upper	163.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.29	Moderate	76.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.30	Upper	136.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.31	Upper	132.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.32	Middle	88.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.33	Upper	137.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.34	Middle	118.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.35	Middle	85.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0093.36	Upper	183.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0094.03	Middle	96.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.07	Middle	80.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.10	Middle	102.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.11	Moderate	65.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.12	Moderate	77.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.13	Middle	88.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.16	Middle	91.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.17	Middle	110.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.19	Low	29.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.20	Upper	144.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.21	Moderate	60.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.22	Moderate	70.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.23	Moderate	72.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.24	Moderate	50.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.25	Upper	124.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.26	Upper	122.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.27	Middle	90.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.28	Middle	94.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.01	Upper	168.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.03	Middle	115.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.05	Middle	93.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.06	Upper	126.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.07	Upper	160.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.08	Upper	132.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.09	Middle	106.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.10	Upper	139.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0071.11	Upper	181.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0072.02	Moderate	78.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0072.04	Moderate	70.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0072.06	Middle	96.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0072.07	Middle	81.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0072.08	Middle	90.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0072.09	Middle	91.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0073.01	Low	45.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.02	Moderate	69.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.03	Moderate	77.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.13	Low	49.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.14	Moderate	73.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.15	Moderate	79.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.16	Moderate	65.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.17	Middle	97.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0001.00	Upper	156.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0002.00	Upper	178.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0003.00	Upper	188.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0004.00	Middle	105.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0005.01	Low	38.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0005.02	Middle	112.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0006.00	Middle	97.4

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0007.00	Low	22.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0008.00	Moderate	76.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0011.02	Upper	146.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0011.03	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0012.01	Moderate	70.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0012.02	Middle	84.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0013.00	Moderate	68.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0014.00	Upper	137.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0015.00	Upper	153.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0016.01	Upper	134.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0016.02	Upper	168.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0017.01	Middle	86.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0017.02	Middle	93.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0018.00	Moderate	67.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0019.00	Middle	94.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0020.00	Middle	111.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0021.00	Moderate	67.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0022.00	Moderate	65.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0023.00	Upper	147.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0024.00	Upper	178.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0067.05	Low	46.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0067.06	Moderate	68.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0068.01	Moderate	64.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0068.02	Low	26.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0068.03	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0069.01	NA	0.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0069.02	Low	35.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0070.01	Moderate	58.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.08	Moderate	73.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.09	Middle	100.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.10	Moderate	72.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.11	Moderate	52.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.12	Middle	104.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0089.13	Moderate	67.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.04	Middle	84.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0090.05	Moderate	67.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0025.00	Upper	184.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0026.00	Upper	125.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0027.00	Moderate	76.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0028.00	Moderate	67.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0029.00	Middle	88.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0030.01	Low	43.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.22	Moderate	74.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.23	Low	36.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.24	Low	40.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.26	Moderate	75.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.27	Moderate	76.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.28	Middle	85.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.29	Moderate	50.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0074.30	Middle	94.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0034.00	Middle	114.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0035.01	Middle	96.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0035.02	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0036.00	Moderate	60.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0037.00	Moderate	50.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0038.00	Middle	83.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0039.00	Middle	106.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.05	Middle	109.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.06	Middle	99.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.08	Middle	118.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.11	Upper	197.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.12	Upper	148.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.13	Middle	90.6
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.14	Moderate	66.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.15	Middle	101.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.16	Upper	146.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.17	Middle	112.7
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.18	Upper	122.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.19	Middle	93.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0040.20	Low	30.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0041.00	Moderate	66.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0042.01	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0042.02	Moderate	59.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0042.03	Moderate	53.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0043.01	Moderate	65.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0043.02	Moderate	54.1
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0044.01	Moderate	52.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0044.02	Low	46.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0045.01	Low	42.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0045.02	Low	49.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0046.02	Low	35.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0046.03	Low	47.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0046.04	Low	46.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0047.01	Low	42.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0047.02	Moderate	52.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0048.01	Moderate	51.9
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0048.02	Moderate	60.8
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0049.04	Moderate	64.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0049.06	Moderate	60.2
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0049.07	Low	30.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0030.02	Middle	106.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0031.01	Moderate	61.0
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0031.02	Moderate	77.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0032.02	Moderate	59.3
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0032.03	Low	47.4
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0032.04	Low	44.5
06 CA	40900 Sacramento-Roseville-Folsom, CA	067 Sacramento County	0033.00	Upper	144.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.03	Upper	144.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.26	Middle	95.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0009.01	Middle	97.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0009.03	Middle	93.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0009.04	Middle	91.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0010.01	Middle	92.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0010.02	Moderate	60.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0011.01	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0011.03	Middle	114.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0011.04	Middle	112.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0012.00	Middle	99.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.05	Moderate	50.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.07	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.08	Moderate	73.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.09	Middle	95.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.10	Middle	102.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.11	Middle	98.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0013.12	Middle	106.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0014.00	Moderate	52.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0015.01	Moderate	77.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0015.03	Moderate	63.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0015.04	Moderate	57.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0016.00	Moderate	62.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0017.02	Middle	100.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0017.03	Upper	126.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0017.04	Middle	115.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0017.06	Middle	86.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0017.07	Middle	107.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.03	Middle	84.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.04	Middle	116.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.06	Upper	131.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.08	Middle	105.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.09	Middle	88.5



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.10	Moderate	72.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.12	Moderate	70.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0018.13	Middle	87.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.01	Upper	169.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.06	Upper	127.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.07	Middle	116.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.08	Upper	147.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.09	Upper	132.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0079.05	Upper	156.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0079.06	Upper	189.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0080.01	Middle	102.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0080.03	Low	48.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0080.04	Moderate	65.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0081.00	Moderate	61.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0082.01	Middle	96.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0082.02	Upper	125.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.11	Middle	118.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.12	Upper	158.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.13	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.14	Upper	155.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.15	Upper	174.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0024.03	Moderate	68.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0024.04	Middle	97.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0024.05	Middle	85.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.04	Upper	153.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.05	Upper	159.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.07	Upper	164.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.08	Middle	113.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.09	Upper	161.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.11	Upper	143.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.15	Middle	104.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.17	Upper	171.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.18	Upper	179.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.19	Middle	100.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.20	Upper	125.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.21	Upper	179.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0001.22	Upper	209.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0002.01	Middle	100.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0002.03	Middle	102.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0002.05	Middle	108.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0002.07	Middle	105.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0002.08	Middle	108.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0003.04	Middle	92.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0003.05	Low	46.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0003.06	Moderate	59.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0003.07	Moderate	54.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0003.08	Moderate	67.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0004.01	Upper	128.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0004.03	Middle	118.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0004.04	Middle	117.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0005.01	Middle	108.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0005.03	Middle	97.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0005.04	Upper	131.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0006.03	Middle	111.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0006.04	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0006.05	Moderate	64.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0006.06	Middle	103.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.04	Upper	154.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.08	Middle	115.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.12	Upper	146.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.13	Upper	151.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.14	Upper	179.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.15	Upper	197.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.16	Upper	187.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.17	Upper	143.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.18	Upper	126.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.19	Upper	194.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.20	Upper	195.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.21	Middle	96.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.23	Middle	88.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.24	Moderate	79.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0008.25	Moderate	66.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0024.06	Moderate	64.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0025.01	Moderate	64.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0025.03	Middle	89.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0025.04	Middle	95.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.02	Middle	81.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.04	Middle	115.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.06	Middle	113.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.08	Upper	121.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.09	Moderate	79.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.10	Upper	149.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0026.11	Middle	118.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0027.03	Upper	142.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0027.05	Middle	114.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0027.06	Upper	143.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0027.07	Upper	148.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0027.08	Upper	161.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0027.09	Upper	156.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0028.01	Middle	102.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0028.03	Moderate	68.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0028.04	Moderate	60.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0029.01	Moderate	72.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0029.02	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0030.00	Moderate	72.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0031.01	Middle	93.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0031.02	Moderate	52.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0032.01	Middle	93.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0032.02	Middle	88.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0033.01	Moderate	61.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0033.02	Moderate	68.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0034.01	Middle	81.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0034.03	Middle	98.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0034.04	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0034.05	Moderate	65.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0035.03	Middle	94.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0035.05	Moderate	71.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0035.06	Middle	82.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0035.07	Middle	117.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0035.09	Moderate	64.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0035.10	Moderate	61.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.03	Middle	107.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.05	Middle	112.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.06	Moderate	67.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.07	Middle	95.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.09	Moderate	68.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.11	Moderate	61.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0036.12	Middle	92.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0037.00	Moderate	54.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0038.01	Middle	101.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0038.03	Middle	86.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0038.04	Middle	113.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0039.00	Middle	101.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0040.01	Middle	86.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0040.03	Middle	82.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0040.04	Middle	103.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0041.01	Moderate	78.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0041.03	Moderate	75.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0041.04	Moderate	52.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0042.01	Moderate	63.3



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0042.02	Moderate	59.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0043.01	Moderate	77.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0043.02	Moderate	56.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0044.01	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0044.03	Moderate	73.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0044.04	Moderate	62.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.03	Middle	113.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.05	Moderate	76.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.07	Moderate	59.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.09	Middle	116.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.10	Moderate	77.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.11	Upper	143.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0045.12	Middle	115.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0046.01	Middle	96.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0046.03	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0046.04	Moderate	70.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0047.00	Moderate	73.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0048.00	Low	49.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0049.01	Moderate	52.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0049.02	Low	42.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0051.01	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0051.02	Low	42.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0052.00	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0053.00	Moderate	63.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0054.00	Moderate	53.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0055.01	Low	37.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0055.02	Low	40.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0056.01	Moderate	69.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0056.02	Low	45.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0057.01	Low	25.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0058.00	Moderate	51.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0061.01	Moderate	64.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0061.02	Middle	116.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0062.01	Moderate	76.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0062.03	Moderate	57.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0062.04	Low	45.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0063.01	Moderate	70.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0063.03	Moderate	59.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.29	Middle	81.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.30	Moderate	73.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.31	Low	37.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.32	Low	40.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.33	Moderate	72.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.34	Middle	80.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.35	Middle	93.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.36	Moderate	79.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.37	Middle	114.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.38	Middle	81.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.39	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0092.01	Middle	84.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0092.02	Middle	101.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0093.00	Middle	98.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.32	Moderate	59.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.33	Low	39.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.34	Moderate	67.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.35	Moderate	66.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.36	Middle	102.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.37	Middle	81.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.38	Middle	80.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.39	Middle	91.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.40	Upper	205.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.41	Upper	130.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.42	Upper	146.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0103.00	Moderate	76.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.02	Moderate	58.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.10	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.13	Moderate	72.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.15	Moderate	62.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.17	Moderate	76.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.19	Middle	87.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.20	Low	47.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.22	Moderate	71.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.24	Moderate	54.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.25	Moderate	59.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.26	Moderate	66.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.27	Moderate	70.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.28	Moderate	65.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.29	Middle	80.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.30	Middle	116.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.31	Moderate	75.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.32	Moderate	67.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.33	Low	43.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.34	Moderate	54.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.35	Low	45.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0104.36	Low	47.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0107.00	Moderate	50.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0108.03	Middle	103.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0108.04	Middle	99.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0108.05	Middle	81.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0108.06	Middle	102.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0109.03	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0109.04	Middle	92.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0109.05	Middle	119.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0109.06	Low	48.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0110.02	Middle	101.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0110.03	Middle	113.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0110.04	Moderate	73.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0111.01	Middle	96.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0111.02	Moderate	79.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0112.03	Middle	84.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.10	Middle	86.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0019.11	Upper	145.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.11	Upper	181.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.13	Upper	157.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.14	Upper	169.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.15	Upper	121.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.16	Middle	100.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.17	Upper	191.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0063.04	Moderate	66.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0064.01	Moderate	52.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0064.02	Moderate	69.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0065.01	Low	48.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0065.02	Moderate	52.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0066.01	Moderate	78.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0066.03	Moderate	67.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0066.04	Middle	81.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0067.00	Moderate	72.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0070.01	Moderate	64.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0070.02	Moderate	61.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.04	Upper	137.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.05	Upper	133.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.06	Middle	100.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.07	Moderate	53.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.08	Middle	84.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.10	Middle	103.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.11	Middle	94.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0071.12	Moderate	68.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0072.01	Middle	80.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0072.02	Moderate	77.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0073.03	Moderate	62.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0073.05	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0073.06	Middle	95.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0073.07	Upper	122.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0073.08	Upper	153.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.04	Upper	125.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.07	Moderate	67.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.08	Low	43.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.09	Middle	85.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.10	Moderate	53.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.11	Upper	135.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0074.12	Moderate	75.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0076.03	Moderate	65.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0076.04	Middle	88.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0076.05	Moderate	63.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0076.06	Low	45.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0078.00	Middle	94.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0079.03	Upper	133.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0079.04	Upper	172.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.18	Middle	117.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.19	Middle	109.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.21	Upper	191.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.23	Middle	99.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.25	Middle	109.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.27	Upper	160.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.28	Middle	113.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.29	Upper	163.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.31	Upper	156.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.35	Upper	124.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.37	Upper	158.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.38	Upper	134.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.39	Upper	151.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.40	Upper	189.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.41	Upper	196.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.42	Upper	213.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.43	Upper	276.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.44	Upper	159.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.45	Upper	153.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.46	Upper	132.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.47	Upper	147.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.48	Upper	149.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.49	Middle	101.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.50	Middle	106.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0020.51	Upper	143.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.01	Moderate	75.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.03	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.05	Middle	103.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.07	Middle	93.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.09	Moderate	73.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.11	Middle	85.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0021.12	Middle	92.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0022.04	Middle	91.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0022.06	Upper	123.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0022.07	Middle	83.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.06	Upper	120.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.07	Middle	91.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.08	Middle	115.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.09	Middle	104.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0023.10	Middle	114.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0112.04	Upper	121.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0083.01	Upper	144.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0083.02	Upper	184.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0084.02	Middle	119.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0084.03	Upper	137.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0084.04	Moderate	69.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0084.05	Upper	124.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0084.06	Upper	133.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0085.01	Upper	157.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0085.02	Upper	267.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0086.01	Middle	100.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0086.02	Middle	92.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.05	Middle	108.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.08	Upper	131.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.09	Middle	104.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.10	Moderate	54.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.11	Upper	195.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.12	Upper	187.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.13	Middle	96.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.14	Middle	111.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.15	Upper	173.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0087.16	Upper	133.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0088.00	Middle	92.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0089.01	Moderate	70.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.09	Middle	94.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.19	Upper	129.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.20	Moderate	69.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.21	Upper	134.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.22	Moderate	59.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.23	Middle	85.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.24	Middle	86.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.25	Middle	90.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.26	Middle	109.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.27	Middle	89.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0091.28	Middle	91.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.22	Moderate	65.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.23	Moderate	74.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.24	Moderate	76.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.27	Middle	101.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.28	Middle	98.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.29	Moderate	72.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.30	Middle	94.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.31	Middle	85.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0112.05	Moderate	67.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0112.06	Moderate	77.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0113.00	Middle	106.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0114.04	Moderate	76.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0114.05	Middle	83.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0114.06	Middle	82.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0114.07	Middle	117.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0114.08	Moderate	56.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0115.00	Middle	92.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0116.01	Middle	103.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0116.02	Middle	119.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0117.00	Moderate	53.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0118.01	Middle	102.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0118.02	Moderate	73.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0119.00	Moderate	71.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0120.01	Middle	85.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0120.02	Moderate	68.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0121.01	Upper	121.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0121.03	Low	44.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0121.05	Upper	128.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0121.06	Moderate	79.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0122.01	Upper	125.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0122.02	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0123.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0124.00	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0125.00	Moderate	78.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0127.00	Upper	120.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0250.00	Moderate	69.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0251.00	Moderate	64.4



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	9401.00	Moderate	58.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	9801.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	9802.00	NA	0.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0094.00	Low	42.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0095.01	Low	43.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0095.02	Low	49.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.08	Middle	88.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.09	Moderate	71.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.12	Moderate	52.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.13	Moderate	76.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.14	Moderate	65.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.17	Middle	113.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.18	Moderate	67.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.19	Upper	134.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.20	Moderate	66.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.21	Moderate	52.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.22	Upper	138.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.23	Upper	138.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.24	Upper	130.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.25	Upper	124.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.26	Moderate	64.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0097.27	Low	30.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0098.00	Low	42.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.06	Moderate	71.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.08	Moderate	79.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.10	Middle	83.5
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.11	Middle	80.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.12	Low	39.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.13	Moderate	59.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.14	Low	40.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.15	Middle	88.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.16	Moderate	58.8
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.17	Moderate	73.7
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0099.18	Middle	115.9
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.09	Middle	92.4
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.10	Moderate	54.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.11	Moderate	57.6
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.12	Moderate	75.2
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.14	Moderate	53.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.15	Middle	92.0
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.16	Moderate	78.3
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.19	Moderate	74.1
06 CA	40140 Riverside-San Bernardino-Ontario, CA	071 San Bernardino County	0100.21	Middle	107.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.16	Low	38.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.17	Middle	110.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.18	Moderate	68.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.19	Upper	150.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.20	Middle	108.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.21	Middle	90.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.22	Moderate	67.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0187.00	Moderate	55.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0199.05	Middle	109.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.15	Upper	173.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.17	Moderate	66.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.19	Middle	103.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.21	Middle	81.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.23	Middle	114.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.24	Middle	103.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.25	Middle	83.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.26	Upper	123.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.28	Low	45.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.29	Moderate	58.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.30	Upper	186.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.31	Upper	121.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.32	Upper	151.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.33	Middle	107.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.34	Upper	195.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.35	Upper	186.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.36	Low	44.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.37	Moderate	58.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.38	Upper	130.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.39	Middle	111.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.40	Upper	154.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.41	Middle	94.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.42	Upper	162.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.43	Upper	171.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0200.44	Upper	152.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.05	Middle	91.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.06	Middle	95.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.07	Middle	93.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.08	Moderate	71.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.09	Moderate	75.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.10	Upper	153.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0201.11	Upper	139.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.02	Low	48.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.06	Moderate	61.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.07	Low	43.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.08	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.09	Moderate	56.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.10	Moderate	58.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.11	Moderate	66.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0113.00	Upper	142.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0116.01	Low	43.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0116.02	Moderate	61.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0117.00	Moderate	54.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0118.01	Low	33.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0118.02	Moderate	53.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0119.02	Moderate	79.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0120.02	Low	43.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0120.03	Moderate	71.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0121.01	Middle	82.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0121.02	Moderate	52.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.68	Upper	202.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.69	Upper	155.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.70	Upper	135.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.71	Upper	126.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.72	Upper	234.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.73	Upper	164.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.74	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.75	Upper	121.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0054.01	Upper	165.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0054.02	Upper	127.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0054.03	Upper	155.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0055.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0056.01	Middle	119.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0056.02	Upper	182.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0057.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0058.01	Upper	164.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0058.02	Upper	139.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0059.00	Upper	124.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0060.00	Upper	130.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0061.00	Upper	128.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0062.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0063.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0065.00	Moderate	75.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0066.00	Moderate	54.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0068.01	Moderate	68.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0068.02	Middle	90.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0069.00	Upper	151.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0070.02	Upper	204.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0071.00	Upper	186.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0072.00	Upper	161.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0073.02	Upper	174.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0073.03	Upper	181.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0073.04	Middle	101.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0074.01	Middle	86.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0074.02	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0075.01	Middle	119.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0075.02	Middle	87.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0076.01	Middle	112.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0076.02	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0077.01	Middle	114.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0077.02	Upper	144.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0078.00	Middle	102.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.05	Middle	83.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.08	Middle	110.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.09	Upper	131.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.10	Middle	95.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.11	Upper	145.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0199.02	Middle	97.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0199.03	Middle	96.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0199.04	Middle	93.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0079.05	Middle	112.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0079.07	Moderate	51.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0079.08	Moderate	64.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0079.10	Middle	80.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0079.11	Middle	86.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0079.12	Middle	91.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0214.02	Upper	138.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0215.01	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0215.02	Upper	173.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0216.00	Middle	88.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0218.00	Upper	181.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0219.00	Low	46.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0220.00	Low	49.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0221.01	Upper	162.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.76	Upper	134.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.77	Upper	136.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.78	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.79	Upper	129.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.80	Middle	115.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.81	Middle	115.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.01	Upper	146.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.02	Upper	121.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.03	Middle	112.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.04	Upper	129.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.05	Middle	109.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.06	Middle	101.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.07	Middle	96.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.09	Upper	120.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.10	Moderate	63.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.11	Upper	121.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.12	Upper	126.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0085.13	Middle	116.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0086.00	Moderate	54.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0087.01	Middle	90.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0087.02	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0088.00	Moderate	70.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0089.01	Moderate	66.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0089.02	Middle	91.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0090.00	Middle	91.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.01	Middle	105.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.02	Moderate	56.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.03	Upper	152.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.04	Middle	113.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.07	Middle	91.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.08	Middle	81.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0091.09	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0092.01	Moderate	64.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0092.03	Upper	151.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.41	Upper	131.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.43	Upper	171.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.44	Upper	187.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.45	Upper	153.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.46	Upper	156.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.47	Upper	162.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.48	Middle	86.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.49	Upper	123.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0007.00	Middle	107.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0008.00	Middle	99.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0009.01	Middle	91.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0009.02	Middle	95.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0010.00	Moderate	75.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0011.00	Middle	100.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0012.01	Moderate	66.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0012.02	Moderate	71.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0050.00	Moderate	51.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0051.01	Moderate	53.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0051.02	Middle	108.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0051.03	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0052.01	Moderate	61.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0052.02	Middle	96.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0053.01	Middle	87.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0053.02	Upper	174.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.03	Upper	214.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.05	Low	47.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.06	Upper	208.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.07	Upper	168.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.10	Upper	160.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.11	Upper	211.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.12	Upper	223.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.13	Upper	215.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.24	Upper	241.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.27	Upper	164.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.28	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.30	Upper	213.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.31	Upper	217.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.36	Upper	172.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.37	Upper	163.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.39	Middle	103.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.43	Moderate	71.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.44	Upper	127.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.45	Middle	116.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.46	Upper	178.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.47	Upper	138.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.48	Middle	109.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.49	Upper	123.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.50	Middle	116.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.51	Middle	117.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.52	Middle	98.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.53	Middle	104.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.55	Middle	113.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.56	Middle	104.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.57	Middle	101.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.58	Middle	107.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.59	Moderate	65.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.60	Moderate	72.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.61	Middle	112.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.62	Upper	131.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.63	Moderate	65.4

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.64	Middle	100.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.65	Upper	181.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.66	Upper	193.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.67	Upper	170.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.12	Middle	99.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.13	Middle	108.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0204.01	Upper	170.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0204.03	Middle	103.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0204.04	Middle	92.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0204.05	Upper	155.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0205.00	Moderate	68.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0206.01	Moderate	62.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0206.02	Moderate	66.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.05	Upper	122.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.06	Upper	173.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.07	Low	48.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.08	Middle	94.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.10	Upper	143.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.11	Upper	167.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0207.12	Middle	114.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.01	Upper	154.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.05	Middle	97.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.06	Moderate	77.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.07	Upper	128.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.10	Upper	132.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.11	Upper	142.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.12	Moderate	53.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0208.13	Middle	95.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0209.02	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0209.03	Moderate	65.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0209.04	Middle	87.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0210.01	Moderate	54.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0210.02	Upper	160.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0211.01	Middle	110.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0211.02	Low	45.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0212.02	Middle	93.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0212.04	Upper	125.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0212.05	Middle	96.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0212.06	Upper	123.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0213.02	Middle	114.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0213.04	Upper	149.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0213.05	Middle	114.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0213.06	Upper	165.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0214.01	Middle	98.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.10	Middle	80.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.13	Middle	87.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.14	Middle	107.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.15	Upper	122.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.16	Middle	97.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.17	Moderate	66.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.18	Middle	93.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.19	Moderate	71.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.20	Middle	104.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.21	Middle	115.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0167.03	Middle	104.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0167.04	Upper	128.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0167.05	Moderate	67.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0167.06	Middle	100.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.04	Moderate	78.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.06	Moderate	75.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.07	Middle	103.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.09	Middle	87.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.10	Upper	126.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.11	Middle	116.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.12	Middle	119.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0168.13	Middle	106.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0169.01	Middle	115.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0169.02	Middle	111.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.06	Upper	162.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.09	Middle	107.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.10	Upper	154.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.14	Middle	85.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.18	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.20	Upper	171.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.21	Upper	142.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.22	Upper	130.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.31	Upper	120.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.33	Upper	154.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.34	Upper	121.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.35	Middle	118.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.36	Upper	127.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.37	Upper	127.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.39	Upper	131.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.40	Upper	148.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0221.02	Upper	135.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	9901.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.23	Upper	136.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.24	Middle	95.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.25	Middle	90.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.26	Upper	184.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.27	Upper	128.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.01	Middle	108.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.09	Middle	105.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.11	Upper	120.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.12	Middle	111.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.14	Upper	128.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.15	Upper	125.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.16	Middle	107.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.17	Upper	139.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.18	Middle	96.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.20	Middle	108.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.21	Middle	106.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.22	Upper	142.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.23	Upper	121.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.24	Upper	130.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0134.25	Upper	159.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0135.03	Moderate	76.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0135.04	Upper	121.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0135.05	Middle	88.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0135.06	Moderate	76.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0136.01	Middle	94.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0136.04	Middle	105.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0136.05	Upper	152.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0136.07	Moderate	68.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0136.08	Middle	89.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0137.01	Middle	118.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0137.02	Middle	83.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0138.01	Middle	87.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0138.02	Moderate	64.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0139.03	Middle	99.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0139.05	Middle	112.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0139.06	Moderate	71.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0139.07	Moderate	50.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0139.08	Moderate	72.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0139.09	Moderate	79.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0140.01	Moderate	75.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0140.02	Middle	97.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0141.01	Middle	89.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0141.02	Middle	84.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0142.00	Middle	96.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0143.00	Moderate	76.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0144.00	Low	45.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0145.00	Middle	80.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0146.01	Moderate	55.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0174.07	Upper	189.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0174.08	Upper	152.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0175.01	Upper	135.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0175.02	Upper	142.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0176.01	Upper	163.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0176.03	Upper	159.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0176.05	Upper	181.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0176.06	Middle	99.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0030.04	Moderate	52.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.01	Moderate	62.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.03	Moderate	75.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.05	Moderate	78.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.07	Middle	93.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.08	Middle	98.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.09	Middle	115.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.11	Moderate	68.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.13	Low	48.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0202.14	Low	38.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.04	Upper	121.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.05	Middle	119.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.08	Low	40.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.09	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.10	Middle	112.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0203.11	Middle	91.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0092.04	Upper	143.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0093.01	Middle	98.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0093.05	Middle	114.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0093.06	Middle	106.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0093.07	Moderate	70.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0093.08	Upper	125.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0013.01	Middle	95.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0013.02	Middle	82.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0014.00	Middle	112.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0015.00	Upper	131.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0016.00	Moderate	56.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0017.00	Middle	80.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0018.01	Low	48.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0018.02	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0019.00	Middle	115.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0020.01	Upper	201.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0020.02	Upper	147.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0021.00	Middle	103.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0022.01	Low	42.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0022.02	Moderate	52.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0023.01	Low	49.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0023.02	Low	37.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0024.01	Moderate	56.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0024.02	Low	37.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0025.01	Moderate	53.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0025.02	Moderate	67.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0026.01	Low	37.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0026.02	Moderate	51.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.02	Middle	81.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.03	Moderate	76.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.05	Moderate	61.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.07	Low	39.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.08	Low	37.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.09	Low	36.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.10	Moderate	62.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.11	Moderate	63.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0027.12	Moderate	59.2



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0028.01	Upper	127.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0028.03	Moderate	60.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0028.04	Upper	123.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0029.02	Middle	89.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0029.03	Middle	82.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0029.04	Middle	92.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0029.05	Moderate	75.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0030.01	Middle	86.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0030.03	Middle	81.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0122.00	Moderate	60.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0123.02	Low	40.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0123.03	Middle	93.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0123.04	Middle	107.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0124.01	Moderate	56.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0124.02	Moderate	59.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0125.01	Low	38.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0125.02	Moderate	57.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0126.00	Moderate	61.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0127.00	Moderate	62.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0128.00	Moderate	74.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0129.00	Middle	93.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0130.00	Moderate	77.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0131.02	Moderate	61.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0131.03	Moderate	64.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0131.04	Moderate	65.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0132.03	Low	45.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0132.04	Moderate	60.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0132.05	Moderate	54.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0132.06	Moderate	53.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.01	Middle	99.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.02	Middle	100.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.03	Moderate	68.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.06	Middle	90.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.07	Middle	84.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.08	Moderate	70.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.09	Middle	114.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.12	Middle	89.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.15	Upper	124.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.16	Upper	121.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.17	Upper	135.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.18	Upper	129.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.19	Upper	134.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.20	Upper	130.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.21	Upper	131.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0133.22	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.50	Moderate	77.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.51	Upper	136.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.52	Middle	110.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.53	Upper	175.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.54	Upper	147.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.55	Upper	147.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.56	Middle	114.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.57	Upper	169.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.58	Upper	128.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.59	Middle	102.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.60	Upper	155.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.61	Upper	230.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.62	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.63	Upper	162.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.64	Upper	199.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.65	Upper	218.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.66	Upper	126.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.67	Upper	206.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.68	Upper	136.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.69	Upper	159.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.70	Upper	194.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0170.71	Upper	202.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.04	Upper	126.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.06	Upper	212.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.07	Upper	194.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.08	Upper	169.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.09	Upper	214.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.11	Upper	207.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.12	Upper	158.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0171.13	Upper	160.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0172.01	Upper	261.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0172.02	Upper	141.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0173.03	Upper	128.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0173.05	Upper	142.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0173.06	Upper	217.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0173.07	Upper	136.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0173.08	Middle	112.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0174.03	Upper	168.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0174.05	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0174.06	Upper	161.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0188.01	Middle	101.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0188.03	Middle	105.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0188.04	Upper	154.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0188.05	Upper	132.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0189.03	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0189.04	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0189.05	Moderate	69.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0189.06	Moderate	67.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0190.01	Middle	89.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0190.02	Middle	105.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.03	Middle	102.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.05	Upper	127.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.07	Middle	108.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.08	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.09	Middle	92.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.10	Middle	110.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0191.11	Middle	99.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0192.03	Middle	119.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0192.05	Middle	84.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0192.06	Moderate	78.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0192.08	Upper	132.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0192.09	Upper	121.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0192.10	Moderate	68.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0193.01	Upper	122.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0193.03	Upper	124.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0193.04	Middle	90.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0193.05	Middle	106.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0194.03	Middle	99.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0194.04	Moderate	78.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0194.05	Middle	84.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0194.06	Middle	81.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0195.01	Moderate	57.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0195.02	Moderate	54.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0195.03	Moderate	71.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0196.01	Middle	105.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0196.02	Middle	88.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0197.01	Middle	85.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0197.02	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.03	Middle	100.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0198.04	Upper	136.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.12	Middle	84.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.13	Middle	99.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.14	Middle	97.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0031.15	Middle	86.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.01	Middle	81.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.02	Moderate	76.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.04	Middle	96.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.07	Upper	133.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.08	Moderate	70.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.09	Middle	80.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.11	Middle	87.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.12	Middle	108.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.13	Middle	117.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0032.14	Moderate	74.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0033.01	Moderate	57.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0033.03	Low	37.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0033.04	Low	45.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0033.05	Moderate	53.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0034.01	Moderate	68.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0034.03	Low	46.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0034.04	Moderate	53.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0035.01	Low	40.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0035.02	Low	45.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0036.01	Moderate	55.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0036.02	Moderate	55.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0036.03	Moderate	54.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0038.00	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0039.01	Low	47.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0039.02	Low	48.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0040.00	Moderate	52.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0041.01	Middle	82.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0041.02	Moderate	76.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0042.00	Upper	144.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0043.00	Middle	88.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0044.00	Middle	108.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0045.01	Moderate	71.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0046.00	Moderate	68.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0047.00	Moderate	65.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0048.00	Low	41.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0049.00	Moderate	52.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0098.05	Upper	134.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0099.01	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0099.02	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.01	Middle	83.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.03	Middle	87.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.04	Moderate	77.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.05	Low	47.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.09	Moderate	61.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.10	Low	47.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.11	Middle	90.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.12	Moderate	61.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.13	Moderate	62.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.15	Upper	123.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.16	NA	0.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.17	Middle	116.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.18	Middle	97.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0100.19	Middle	115.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.03	Moderate	58.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.04	Middle	84.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.06	Moderate	55.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.07	Moderate	74.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.09	Middle	90.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.10	Moderate	53.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.11	Moderate	51.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0101.12	Moderate	51.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0102.01	Middle	101.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0102.02	Moderate	74.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0103.00	Moderate	78.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0104.01	Moderate	57.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0104.02	Moderate	55.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0105.01	Middle	102.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0105.02	Moderate	52.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0106.01	Upper	182.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0108.00	Middle	114.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0109.00	Upper	149.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0110.00	Middle	119.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0111.00	Upper	131.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0164.04	Moderate	57.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0165.02	Moderate	64.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0165.03	Middle	95.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0165.04	Moderate	56.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.06	Upper	131.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.07	Middle	114.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.08	Upper	124.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0166.09	Middle	107.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0177.01	Upper	165.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0177.02	Upper	150.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0178.01	Middle	102.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0178.08	Upper	160.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0178.09	Upper	138.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0178.10	Upper	170.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0178.11	Upper	135.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0178.13	Upper	134.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0179.01	Middle	83.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0179.02	Middle	81.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0180.00	Upper	149.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0181.01	Moderate	77.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0181.02	Upper	149.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0182.01	Middle	88.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0182.02	Moderate	70.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0183.01	Upper	126.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0183.02	Moderate	73.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0184.00	Moderate	71.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.04	Middle	84.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.09	Moderate	55.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.10	Moderate	77.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.11	Middle	81.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.12	Moderate	62.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.15	Middle	113.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.16	Middle	92.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.17	Moderate	79.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.18	Middle	106.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.19	Moderate	67.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.20	Moderate	72.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.21	Middle	95.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.22	Upper	120.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.23	Middle	93.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.24	Middle	116.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0185.25	Upper	155.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.01	Middle	107.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.08	Upper	121.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.09	Middle	84.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.12	Upper	136.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.13	Moderate	69.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0186.15	Moderate	59.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.11	Moderate	75.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0096.02	Upper	136.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0096.03	Moderate	61.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0096.04	Middle	100.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0097.03	Middle	114.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0097.04	Upper	120.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0097.05	Upper	152.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0097.06	Upper	170.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0098.01	Upper	147.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0098.02	Middle	102.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0098.04	Upper	134.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0001.00	Upper	219.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0002.01	Upper	170.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0002.02	Middle	103.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0003.01	Middle	99.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0003.02	Middle	88.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0004.00	Middle	93.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0005.00	Upper	146.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0006.00	Upper	129.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0094.00	Moderate	51.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.02	Upper	122.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.04	Upper	216.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.05	Upper	141.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.06	Upper	145.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.07	Middle	91.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.09	Moderate	77.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0095.10	Moderate	60.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0080.02	Upper	164.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0080.03	Upper	158.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0080.06	Upper	135.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0081.01	Upper	126.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0081.02	Upper	182.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0082.01	Upper	225.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0082.02	Upper	166.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0083.01	Upper	201.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0146.02	Middle	108.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0147.01	Middle	106.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0147.02	Middle	98.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0148.03	Moderate	66.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0148.04	Middle	118.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0148.05	Middle	92.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0148.06	Moderate	60.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0149.01	Middle	98.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0149.02	Middle	84.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0150.01	Moderate	77.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0150.02	Moderate	52.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0151.00	Middle	88.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0152.00	Upper	150.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0153.01	Middle	84.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0153.02	Upper	124.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0154.03	Upper	148.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0154.05	Middle	117.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0154.06	Upper	143.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0154.07	Moderate	51.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0154.08	Middle	104.3
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0155.01	Middle	100.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0155.02	Middle	108.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0156.01	Middle	90.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0156.02	Upper	127.6
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0157.01	Low	36.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0157.04	Moderate	58.2
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0157.05	Low	49.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0157.06	Low	32.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0158.01	Low	48.7
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0158.02	Moderate	55.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0159.01	Low	36.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0159.02	Moderate	63.9
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0160.00	Middle	106.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0161.00	Middle	103.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0162.01	Upper	142.8
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0162.02	Middle	81.1
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0163.01	Low	49.4
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0163.02	Low	44.0
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0164.01	Upper	128.5
06 CA	41740 San Diego-Chula Vista-Carlsbad, CA	073 San Diego County	0164.03	Middle	96.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0332.01	Middle	81.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0332.03	Moderate	72.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0332.04	Moderate	56.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0351.01	Middle	97.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0351.02	Middle	102.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0352.01	Moderate	78.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0352.02	Moderate	78.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0353.00	Middle	93.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0354.00	Middle	84.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0401.00	Middle	96.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0402.00	Upper	163.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0426.01	Middle	81.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0426.02	Upper	142.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0427.00	Moderate	75.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0428.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0451.00	Upper	140.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0452.01	Upper	129.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0452.02	Middle	109.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0476.00	Middle	118.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0477.01	Middle	81.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0477.02	Middle	108.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0478.01	Middle	97.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0478.02	Middle	83.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0479.02	Middle	111.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0479.03	Middle	104.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0479.04	Moderate	59.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0601.00	Upper	155.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0604.00	Moderate	53.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0605.02	Low	26.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0607.01	Upper	132.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0607.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0607.03	Upper	141.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0610.00	Moderate	53.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0611.01	Low	20.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0611.02	Low	19.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0612.00	Moderate	50.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0614.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0614.02	Upper	121.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.03	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.04	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.05	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.06	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.07	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0615.08	Upper	166.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9802.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9803.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0169.00	Upper	126.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0170.00	Upper	169.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0171.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0171.02	Upper	171.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0176.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0176.03	Moderate	79.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0101.01	Moderate	50.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0101.02	Low	19.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0102.01	Upper	129.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0102.02	Upper	137.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0103.00	Middle	114.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0104.01	Middle	118.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0104.02	Upper	167.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0105.00	Upper	131.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0106.00	Low	49.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0107.01	Low	18.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0107.02	NA	0.0

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0108.00	Upper	156.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0109.01	Upper	170.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0109.02	Middle	95.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0110.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0110.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0111.01	Upper	131.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0111.02	Moderate	65.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0112.00	Upper	140.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0113.00	Low	42.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0117.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0118.00	Low	25.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0119.01	Middle	95.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0119.02	Moderate	71.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0120.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0120.02	Moderate	79.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0121.00	Middle	115.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0122.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0122.03	Low	9.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0122.04	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0123.01	Low	39.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0123.02	Low	47.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0124.03	Low	41.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0124.04	Low	25.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0124.05	Middle	96.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0124.06	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0125.02	Low	36.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0125.03	Low	40.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0125.04	Low	17.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0126.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0126.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0127.00	Upper	156.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0128.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0128.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0129.01	Upper	137.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0129.02	Upper	163.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0130.01	Middle	117.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0130.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0131.01	Upper	153.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0131.02	Upper	155.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0132.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0133.00	Upper	170.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0134.01	Upper	148.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0134.02	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0135.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0151.00	Upper	126.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0152.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0152.02	Upper	145.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0153.00	Middle	98.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0154.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0154.02	Upper	168.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0155.00	Middle	111.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0156.00	Middle	91.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0157.01	Moderate	78.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0157.02	Upper	149.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0158.01	Moderate	55.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0158.02	Upper	137.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0159.00	Moderate	65.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0160.00	Middle	85.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0161.01	Low	18.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0161.02	Low	29.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0162.00	Upper	165.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0163.00	Middle	100.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0164.00	Upper	125.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0165.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0166.01	Upper	131.3



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0166.02	Middle	101.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0167.00	Upper	170.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0168.01	Upper	129.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0168.02	Middle	103.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0201.02	Middle	97.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0202.01	Upper	148.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0202.02	Moderate	58.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0203.00	Upper	126.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0204.01	Upper	137.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0204.02	Upper	137.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0205.00	Upper	171.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0206.01	Upper	168.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0206.02	Middle	102.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0207.01	Upper	158.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0207.02	Middle	118.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0208.01	Moderate	59.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0208.02	Moderate	72.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0209.00	Moderate	63.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0210.00	Upper	128.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0211.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0212.00	Upper	150.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0213.00	Upper	132.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0214.00	Upper	145.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0215.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0216.00	Upper	143.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0217.00	Upper	129.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0218.00	Upper	149.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0226.00	Upper	171.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0227.02	Upper	152.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0227.04	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0228.01	Middle	82.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0228.02	Moderate	53.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0228.03	Moderate	76.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0229.01	Low	47.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0229.02	Middle	85.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0229.03	Moderate	58.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0230.01	Moderate	64.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0230.03	Middle	83.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0231.02	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0231.03	Low	28.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0232.00	Moderate	64.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0233.00	Low	49.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0234.00	Low	45.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0251.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9804.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9805.01	Low	13.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9806.00	Middle	97.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9809.00	Upper	147.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9901.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	9902.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0176.04	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0177.00	Middle	85.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0178.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0178.03	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0178.04	Middle	114.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0179.03	Low	25.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0180.00	Upper	128.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0201.01	Middle	115.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0252.00	Upper	128.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0253.00	Middle	106.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0254.01	Middle	112.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0254.02	Middle	118.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0254.03	Middle	99.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0255.01	Middle	97.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0255.02	NA	0.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0256.00	Moderate	72.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0257.01	Moderate	74.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0257.02	Moderate	73.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0258.00	Moderate	72.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0259.00	Middle	84.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0260.01	Moderate	68.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0260.02	Middle	83.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0260.03	Moderate	71.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0260.04	Moderate	74.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0261.00	Middle	83.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0262.01	Moderate	61.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0262.02	Moderate	76.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0263.01	Moderate	55.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0263.02	Moderate	62.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0263.03	Moderate	62.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0264.01	Moderate	51.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0264.02	Moderate	76.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0264.03	Moderate	58.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0264.04	Moderate	54.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0301.01	Middle	102.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0301.02	Upper	143.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0302.01	Moderate	68.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0302.02	Moderate	73.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0303.01	Upper	134.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0303.02	Upper	145.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0304.00	Middle	100.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0305.00	Middle	105.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0306.00	Upper	159.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0307.00	Upper	127.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0308.00	Upper	120.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0309.00	Upper	162.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0310.00	Middle	117.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0311.00	Upper	121.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0312.01	Moderate	69.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0312.02	Moderate	60.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0313.01	Middle	82.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0313.02	Moderate	60.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0314.01	Moderate	56.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0314.02	Middle	81.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0326.01	Middle	91.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0326.02	Middle	104.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0327.00	Middle	110.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0328.01	Moderate	73.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0328.02	Middle	91.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0329.01	Middle	94.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0329.02	Moderate	77.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0330.01	Middle	80.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0330.02	Middle	117.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	075 San Francisco County	0331.00	Middle	103.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.16	NA	0.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.17	Upper	175.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.18	Upper	127.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.19	Upper	199.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.03	Middle	114.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.05	Middle	107.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.09	Upper	128.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.10	Middle	109.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.13	Middle	99.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.14	Upper	125.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.15	Middle	97.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.16	Middle	110.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.17	Moderate	55.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.18	Middle	97.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0032.19	Upper	127.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.05	Middle	92.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.06	Moderate	79.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.07	Moderate	57.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.08	Moderate	54.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.10	Moderate	66.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.11	Moderate	62.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.12	Low	37.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0033.13	Moderate	61.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.03	Middle	93.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.04	Moderate	66.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.05	Middle	81.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.06	Low	46.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.07	Moderate	62.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.09	Low	48.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0034.10	Middle	82.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0035.01	Upper	326.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0035.02	Upper	123.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0035.03	Upper	128.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0035.04	Upper	127.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0036.01	Middle	102.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0036.02	Moderate	67.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0037.00	Moderate	73.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0038.03	Middle	112.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0038.04	Middle	88.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0038.05	Middle	100.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.26	Middle	91.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.27	Upper	131.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.29	Middle	81.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.30	Middle	103.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.31	Middle	100.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.32	Moderate	54.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.33	Middle	117.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.34	Middle	102.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0041.05	Upper	145.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0041.06	Upper	128.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0041.07	Moderate	76.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0041.08	Upper	147.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0042.02	Upper	176.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0042.03	Moderate	78.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0042.04	Middle	96.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0042.05	Moderate	77.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0042.06	Middle	101.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0043.02	Middle	83.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0043.05	Upper	147.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0043.07	Middle	106.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0043.08	Moderate	68.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0043.09	Middle	108.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0043.10	Upper	169.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0044.02	Middle	92.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0044.03	Moderate	51.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0044.04	Low	48.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0045.01	Moderate	79.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0045.02	Low	43.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0046.00	Upper	131.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0047.01	Upper	123.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0047.03	Upper	127.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0047.04	Middle	112.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0048.00	Upper	133.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0049.03	Upper	135.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0049.04	Upper	122.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0049.05	Middle	85.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0049.06	NA	0.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0050.01	Middle	116.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0050.03	Upper	146.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0050.04	Upper	132.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.06	Upper	144.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.08	Moderate	75.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.09	Moderate	77.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.19	Upper	120.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.22	Upper	138.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.23	Middle	111.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.24	Middle	86.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.25	Middle	92.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.36	Upper	153.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.37	Upper	152.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.38	Moderate	73.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.39	Upper	159.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.40	Middle	86.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.41	Moderate	71.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.08	Upper	122.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.11	Upper	152.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.12	Upper	213.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.13	Upper	159.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.14	Middle	110.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.15	Upper	219.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.16	Upper	204.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.17	Upper	147.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.18	Upper	131.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.19	Upper	196.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.20	Middle	115.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.21	Upper	199.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.22	Upper	188.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.23	Upper	209.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.24	Upper	124.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0052.25	Upper	132.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.03	Moderate	74.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.07	Middle	91.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.08	Middle	106.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.09	Middle	119.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.10	Middle	115.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.11	Moderate	66.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0053.12	Middle	118.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0054.03	Upper	138.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0054.05	Upper	124.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0054.06	Middle	85.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0055.02	Upper	150.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0055.03	Middle	90.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	9800.00	NA	0.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0001.01	Moderate	60.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0001.02	Low	35.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0003.00	Low	31.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0004.01	Middle	95.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0004.02	Low	44.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0005.00	Low	38.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0006.00	Low	38.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0007.00	Low	46.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0008.02	Moderate	79.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0008.03	Middle	102.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0009.00	Moderate	58.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0010.00	Middle	88.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0011.01	Middle	96.1
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0011.02	Moderate	74.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0012.00	Upper	125.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0013.00	Moderate	67.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0014.00	Moderate	79.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0015.01	Middle	106.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0015.02	Moderate	53.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0016.00	Moderate	56.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0017.00	Low	45.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0018.00	Moderate	70.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0019.00	Low	44.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0020.00	Moderate	50.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0021.00	Moderate	62.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0022.01	Low	39.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0022.02	Low	47.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0023.00	Moderate	63.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0024.01	Moderate	53.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0024.02	Moderate	59.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0025.03	Moderate	50.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0025.04	Middle	93.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0027.01	Moderate	58.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0027.02	Moderate	60.3
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0051.35	Upper	137.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0028.00	Moderate	71.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.06	Middle	98.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.08	Middle	91.7
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.09	Middle	90.6
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.10	Moderate	75.4
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.11	Moderate	77.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.12	Middle	111.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0031.15	Middle	87.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0038.06	Middle	104.2
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0038.07	Middle	117.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0038.08	Middle	111.9
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0039.00	Moderate	79.8
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0040.01	Moderate	67.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0040.03	Upper	141.5
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0040.04	Upper	134.0
06 CA	44700 Stockton-Lodi, CA	077 San Joaquin County	0041.04	Upper	161.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6018.00	Middle	91.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6019.01	Moderate	77.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6019.02	Moderate	78.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6020.01	Moderate	63.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6020.02	Middle	98.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6021.00	Low	45.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6022.01	Moderate	60.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6022.02	Moderate	53.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6023.00	Middle	90.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6024.00	Middle	83.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6025.00	Middle	93.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6026.01	Middle	88.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6026.02	Middle	98.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6027.00	Middle	98.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6001.00	Middle	113.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6002.00	Moderate	71.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6003.00	Middle	106.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6004.01	Middle	97.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6004.02	Moderate	70.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6005.01	Moderate	58.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6005.02	Moderate	78.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6006.00	Moderate	66.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6007.01	Moderate	50.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6007.02	Middle	83.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6008.00	Moderate	51.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6009.00	Middle	103.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6010.00	Moderate	77.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6011.00	Middle	89.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6012.00	Moderate	74.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6013.01	Moderate	68.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6013.02	Moderate	65.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6014.00	Moderate	67.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6015.01	Middle	103.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6015.02	Moderate	62.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6016.01	Moderate	78.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6016.03	Middle	91.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6016.04	Middle	87.3

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6016.05	Middle	98.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6017.00	Middle	115.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6102.02	Upper	163.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6102.03	Low	38.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6103.02	Moderate	62.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6103.03	Upper	144.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6103.04	Upper	132.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6104.00	Moderate	54.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6105.00	Moderate	57.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6106.01	Low	40.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6106.02	Middle	105.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6107.00	Moderate	74.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6108.00	Low	39.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6109.01	Moderate	58.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6109.02	Moderate	61.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6110.00	Middle	96.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6111.00	Upper	124.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6112.00	Upper	130.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6113.00	Upper	136.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6114.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6115.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6116.00	Upper	159.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6117.00	Moderate	60.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6118.00	Moderate	55.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6119.01	Middle	80.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6119.02	Middle	97.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6120.01	Moderate	60.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6120.02	Moderate	58.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6121.01	Low	32.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6121.02	Low	32.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6125.00	Upper	122.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6126.00	Upper	155.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6127.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6128.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6129.00	Upper	162.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6130.00	Upper	173.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6132.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6133.00	Upper	153.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6134.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6135.01	Middle	99.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6135.02	Upper	133.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6136.00	Middle	110.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6137.01	Upper	154.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6137.02	Moderate	76.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6138.00	Upper	122.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6139.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6140.00	Middle	118.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	9843.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	9901.00	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6073.00	Upper	147.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6074.00	Middle	102.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6075.00	Upper	123.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6076.00	Middle	90.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6077.01	Middle	85.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6077.02	Moderate	79.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6078.00	Middle	106.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6079.00	Middle	91.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6080.01	Middle	116.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6080.02	Upper	128.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6080.13	Upper	123.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6080.23	Upper	144.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6080.24	Upper	151.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6080.25	Upper	121.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6081.00	Middle	117.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6082.00	Upper	133.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6083.00	Middle	114.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6084.00	Middle	92.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6085.01	Middle	105.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6085.02	Middle	107.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6086.00	Middle	118.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6087.00	Upper	161.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6088.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6089.00	Upper	122.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6090.00	Upper	132.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6091.00	Upper	143.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6092.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6092.02	Middle	95.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6093.00	Upper	168.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6094.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6095.00	Upper	172.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6096.01	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6096.02	Upper	164.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6096.03	Upper	173.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6097.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6098.00	Middle	111.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6099.00	Upper	147.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6100.00	Upper	131.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6101.00	Moderate	79.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6102.01	Low	43.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6065.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6066.00	Upper	128.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6067.00	Upper	136.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6068.00	Upper	152.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6069.00	Upper	170.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6070.00	Upper	152.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6071.00	Upper	169.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6072.00	Middle	91.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6028.00	Middle	111.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6029.00	Middle	91.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6030.00	Middle	99.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6031.00	Middle	113.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6032.00	Middle	94.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6033.00	Middle	116.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6034.00	Middle	91.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6037.00	Middle	101.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6038.01	Moderate	71.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6038.02	Middle	95.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6039.00	Middle	106.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6040.00	Middle	87.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6041.02	Middle	88.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6041.03	Moderate	74.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6041.04	Moderate	73.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6042.00	Moderate	69.9
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6044.00	Moderate	75.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6045.00	Middle	106.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6046.00	Middle	106.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6047.00	Upper	146.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6048.00	Middle	88.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6049.00	Middle	94.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6050.00	Upper	144.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6051.00	Middle	105.7
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6052.00	Upper	173.6
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6053.00	Upper	128.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6054.00	Upper	124.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6055.01	Middle	97.3
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6055.02	Upper	155.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6056.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6057.00	Upper	174.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6058.00	Upper	140.8
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6059.01	Middle	108.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6059.02	Moderate	62.4
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6060.00	Moderate	57.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6061.00	Moderate	68.2
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6062.01	NA	0.0
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6062.02	Moderate	74.1
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6063.00	Middle	99.5
06 CA	41884 San Francisco-San Mateo-Redwood City, CA	081 San Mateo County	6064.00	Upper	154.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.01	Middle	110.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.02	Middle	111.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.03	Upper	157.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.06	Middle	86.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.07	Middle	114.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.08	Middle	106.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.09	Moderate	79.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5029.10	Middle	91.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5030.01	Upper	131.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5030.02	Middle	117.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5030.03	Middle	104.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.05	Low	47.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.10	Low	40.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.11	Moderate	73.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.12	Low	44.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.13	Moderate	55.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.16	Middle	81.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.17	Low	49.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.18	Moderate	56.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.21	Low	37.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.22	Low	41.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.23	Low	41.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.24	Moderate	61.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.25	Middle	98.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.26	Upper	125.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5031.27	Middle	94.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.07	Moderate	74.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.08	Middle	96.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.10	Moderate	68.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.11	Moderate	66.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.12	Moderate	70.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.13	Low	46.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.17	Moderate	54.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.18	Low	41.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5001.00	Middle	82.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5002.00	Middle	111.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5003.00	Middle	91.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5004.00	Moderate	72.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5005.00	Middle	106.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5006.00	Upper	126.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5008.00	Middle	109.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5009.01	Middle	92.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5009.02	Low	28.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5010.00	Low	31.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5011.01	Moderate	70.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5011.02	Moderate	74.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5012.00	Moderate	64.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5013.00	Middle	104.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5014.01	Low	37.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5014.02	Moderate	60.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5015.01	Low	47.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5015.02	Low	41.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5016.01	Moderate	62.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5016.02	Low	25.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5017.00	Low	35.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5018.00	Middle	104.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5019.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5019.02	Middle	99.7



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5020.01	Middle	91.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5020.02	Moderate	55.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5021.01	Middle	90.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5021.03	Moderate	60.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5021.04	NA	0.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5022.02	Middle	81.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5022.03	Middle	119.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5022.04	Low	48.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5023.01	Upper	133.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5023.02	Middle	87.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5024.00	Upper	124.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5025.00	Upper	151.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5026.01	Upper	132.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5026.03	Upper	123.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5026.04	Moderate	72.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5027.01	Middle	84.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5027.03	Middle	113.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5027.04	Upper	128.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5028.00	Upper	120.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5088.00	Moderate	79.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5089.00	Middle	84.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5090.01	Moderate	70.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5090.02	Moderate	76.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.02	Upper	123.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.06	Middle	104.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.07	Middle	92.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.08	Middle	110.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.09	Upper	145.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.10	Upper	143.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5091.11	Middle	109.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5092.01	Upper	131.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5092.02	Upper	121.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5093.02	Middle	115.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5093.03	Middle	116.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5093.04	Middle	118.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5094.01	Middle	119.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5094.03	Middle	85.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5094.04	Middle	103.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5095.00	Middle	97.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5096.00	Upper	144.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5097.00	Upper	134.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5098.01	Upper	124.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5098.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5099.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5099.02	Upper	163.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5100.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5100.02	Upper	163.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5101.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5102.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5103.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5104.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5105.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5106.00	Upper	138.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5107.00	Upper	136.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5108.01	Upper	145.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5108.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5108.03	Upper	164.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5109.00	Upper	160.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5110.00	Upper	150.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5068.04	Upper	131.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5069.00	Upper	145.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5070.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5070.03	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5070.04	Upper	147.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5071.00	Upper	128.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5072.03	Upper	123.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5072.05	Upper	144.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.25	Middle	106.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.26	Upper	120.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.27	Middle	94.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.29	Upper	140.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.30	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.31	Middle	100.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.32	Middle	87.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.33	Middle	117.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.36	Middle	80.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.37	Moderate	71.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.38	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.39	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5034.01	Moderate	58.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5034.02	Low	43.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.04	Moderate	62.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.06	Moderate	61.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.07	Middle	82.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.08	Moderate	62.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.09	Middle	87.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.10	Moderate	57.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5035.11	Moderate	62.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5036.01	Low	47.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5036.02	Low	49.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.03	Moderate	50.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.07	Moderate	63.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.08	Moderate	63.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.09	Low	23.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.10	Low	34.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.11	Moderate	59.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.12	Low	44.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5037.13	Low	35.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5038.02	Middle	82.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5038.03	Moderate	69.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5038.04	Moderate	78.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5039.02	Moderate	62.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5039.03	Moderate	72.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5040.01	Moderate	55.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5040.02	Moderate	61.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5041.01	Moderate	65.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5041.02	Moderate	69.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5053.03	Moderate	75.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5053.04	Upper	126.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5053.05	Upper	123.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5054.01	Middle	94.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5054.02	Middle	111.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5054.03	Middle	112.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5055.00	Moderate	73.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5056.00	Middle	90.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5057.00	Middle	110.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5058.00	Middle	118.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5059.01	Middle	103.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5059.02	Moderate	67.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5060.00	Middle	101.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5061.01	Middle	95.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5061.02	Upper	125.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5061.03	Middle	118.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5062.02	Middle	114.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5062.03	Middle	84.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5062.04	Upper	140.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5063.01	Middle	83.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5063.02	Middle	110.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5063.04	Middle	93.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5063.05	Moderate	54.0



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5064.01	Middle	85.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5064.02	Moderate	75.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5065.02	Middle	86.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5065.03	Moderate	76.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5065.04	Moderate	53.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5065.05	Moderate	79.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5066.01	Middle	104.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5066.03	Upper	153.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5066.04	Upper	149.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5066.05	Moderate	79.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5066.06	Middle	81.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5111.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5112.00	Upper	169.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5113.01	Upper	159.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5113.02	Middle	93.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5114.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5115.01	Upper	149.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5115.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5116.08	Low	28.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5067.01	Middle	114.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5067.02	Middle	101.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5067.03	Middle	96.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5068.01	Upper	125.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5068.02	Middle	117.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5068.03	Upper	131.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5085.09	Middle	91.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5085.10	Middle	82.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5086.01	Upper	148.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5086.02	Middle	113.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5087.05	Middle	108.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5087.06	Middle	95.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5087.07	Middle	97.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5087.08	Upper	141.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5116.09	Middle	95.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5117.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5117.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5117.04	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5117.05	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5117.07	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5118.00	Upper	143.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.05	Upper	142.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.07	Upper	148.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.10	Upper	149.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.11	Middle	115.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5042.01	Middle	111.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5042.02	Middle	116.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.07	Middle	86.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.08	Middle	107.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.11	Upper	131.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.14	Middle	94.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.15	Middle	100.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.16	Middle	98.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5084.03	Upper	141.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5084.04	Upper	140.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5085.03	Middle	116.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5085.05	Upper	157.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5085.07	Middle	119.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5085.08	Middle	102.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.13	Middle	102.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.14	Moderate	75.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.15	Middle	103.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5051.00	Moderate	68.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5052.02	Moderate	68.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5052.03	Upper	122.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5053.01	Middle	98.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5053.02	Middle	100.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.12	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.13	Upper	163.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.14	Upper	155.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.15	Moderate	69.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.16	Upper	133.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.17	Upper	149.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5119.18	Upper	169.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.01	Upper	140.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.05	Middle	105.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.19	Middle	97.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.21	Middle	89.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.22	Moderate	64.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.23	Moderate	52.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.24	Middle	83.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.25	Upper	125.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.26	Moderate	77.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.27	Middle	84.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.29	Middle	104.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.30	Middle	118.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.31	Middle	114.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.32	Middle	82.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.34	Middle	118.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.35	Middle	105.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.36	Middle	103.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.37	Middle	105.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.38	Moderate	78.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.39	Moderate	78.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.42	Moderate	69.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.43	Low	37.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.45	Middle	107.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.47	Middle	112.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.52	Middle	85.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.53	Middle	100.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.54	Moderate	70.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.55	Middle	91.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.56	Middle	81.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.57	Middle	112.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.58	Middle	87.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5120.59	Middle	87.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5121.00	Moderate	60.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5122.00	Middle	116.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.05	Middle	119.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.07	Middle	103.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.08	Upper	136.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.09	Middle	95.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.10	Moderate	62.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.11	Middle	90.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.12	Middle	116.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.13	Moderate	77.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5123.14	Moderate	60.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5124.01	Middle	89.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5124.02	Middle	91.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.05	Moderate	67.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.09	Middle	106.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.10	Middle	96.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.11	Middle	86.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.12	Moderate	53.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.13	Moderate	65.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.14	Moderate	73.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.15	Upper	136.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5125.16	Middle	97.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5126.02	Moderate	77.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5126.03	Low	49.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5126.04	Moderate	51.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5130.00	Moderate	60.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5135.00	Middle	84.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.19	Low	36.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.20	Moderate	56.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.21	Moderate	51.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5032.22	Low	43.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.04	Moderate	60.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.05	Moderate	62.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.17	Middle	95.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.18	Middle	80.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.19	Middle	87.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.20	Middle	108.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.21	Middle	104.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.22	Moderate	67.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5043.23	Middle	83.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.10	Middle	83.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.11	Middle	107.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.12	Moderate	76.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.13	Middle	110.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.14	Upper	130.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.15	Upper	125.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.16	Middle	103.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.18	Middle	81.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.21	Middle	106.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.22	Moderate	74.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.23	Middle	91.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5044.24	Middle	101.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5045.05	Middle	107.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5045.06	Middle	90.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5045.07	Middle	82.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5045.08	Middle	112.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5045.09	Middle	119.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5045.10	Moderate	75.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5046.01	Moderate	58.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5046.02	Moderate	65.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5047.00	Moderate	71.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5048.02	Moderate	78.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5048.05	Middle	88.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5048.06	Moderate	68.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5048.07	Upper	124.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5048.08	Middle	110.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5049.02	Upper	147.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5049.03	Middle	106.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.06	Upper	124.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.07	Moderate	74.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.10	Middle	115.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.11	Middle	105.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5050.12	Middle	106.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.06	Moderate	68.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.12	Middle	93.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.13	Upper	127.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.15	Middle	93.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.21	Middle	97.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.22	Moderate	74.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.23	Middle	95.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5033.24	Middle	110.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5072.06	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5073.01	Upper	147.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5073.02	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5074.01	Upper	170.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5074.02	Upper	133.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5075.00	Upper	130.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5076.00	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5077.01	Upper	128.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5077.02	Upper	171.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5077.04	Upper	147.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5077.05	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5078.05	Upper	125.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5078.06	Middle	117.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5078.07	Upper	152.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5078.08	Upper	169.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5079.03	Upper	161.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5079.04	Upper	158.3
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5079.05	Middle	116.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5079.06	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5080.03	Middle	117.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5080.04	Middle	112.7
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5080.05	Upper	136.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5080.06	Upper	160.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5081.01	Upper	171.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5081.02	Upper	153.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5082.03	Upper	147.5
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5082.04	Upper	138.9
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5082.05	Middle	112.0
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5082.06	Upper	146.8
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5083.01	Upper	159.2
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5083.03	Upper	137.6
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5083.05	Moderate	68.4
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5083.06	Upper	129.1
06 CA	41940 San Jose-Sunnyvale-Santa Clara, CA	085 Santa Clara County	5084.01	Upper	132.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.06	Middle	103.8
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.07	Upper	135.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.08	Moderate	77.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.09	Middle	96.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.10	Middle	81.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.11	Upper	123.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0001.01	Upper	173.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0001.02	Upper	157.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0002.01	Upper	144.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0002.02	Upper	128.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0002.04	Middle	94.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0002.05	Middle	119.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0003.01	Middle	81.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0003.02	Middle	97.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0003.03	Middle	96.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0003.04	Middle	87.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0004.03	Upper	163.8
06 CA	33700 Modesto, CA	099 Stanislaus County	0004.04	Middle	80.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0004.05	Middle	82.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0004.06	Upper	147.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0004.07	Upper	174.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.01	Upper	158.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.03	Middle	103.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.05	Middle	106.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.06	Middle	92.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.11	Upper	156.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.12	Upper	202.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.13	Upper	149.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0005.14	Middle	111.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0006.01	Middle	118.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0006.02	Upper	135.8
06 CA	33700 Modesto, CA	099 Stanislaus County	0008.01	Middle	95.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0008.03	Middle	83.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0008.05	Middle	88.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0008.06	Middle	85.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0008.07	Middle	117.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.05	Middle	105.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0032.03	Upper	124.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0032.04	Moderate	67.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0032.05	Upper	122.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	33700 Modesto, CA	099 Stanislaus County	0032.06	Upper	126.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0033.00	Middle	104.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0034.00	Middle	80.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0035.01	Middle	110.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0035.02	Middle	89.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.03	Middle	91.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.07	Upper	128.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.08	Upper	151.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.09	Middle	84.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.10	Middle	87.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.11	Upper	131.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0036.12	Upper	145.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0037.00	Moderate	72.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0038.02	Moderate	56.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0038.03	Middle	85.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0038.04	Moderate	63.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0038.05	Middle	117.8
06 CA	33700 Modesto, CA	099 Stanislaus County	0039.04	Middle	83.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0039.05	Upper	145.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0039.06	Low	49.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0039.07	Upper	125.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0039.08	Low	42.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0039.09	Middle	100.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0040.00	Upper	143.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0014.00	Middle	88.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0015.00	Middle	96.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0016.01	Moderate	57.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0016.03	Moderate	73.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0016.04	Low	46.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0017.00	Moderate	56.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0018.00	Moderate	58.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0019.00	Middle	102.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0020.02	Middle	82.8
06 CA	33700 Modesto, CA	099 Stanislaus County	0020.04	Moderate	77.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0020.05	Middle	89.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0020.06	Upper	139.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0021.00	Low	42.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0022.00	Moderate	53.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0023.02	Moderate	58.4
06 CA	33700 Modesto, CA	099 Stanislaus County	0023.03	Middle	86.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0023.04	Low	38.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0024.01	Moderate	76.0
06 CA	33700 Modesto, CA	099 Stanislaus County	0024.02	Moderate	50.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0025.03	Moderate	68.6
06 CA	33700 Modesto, CA	099 Stanislaus County	0025.04	Middle	115.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0025.05	Middle	108.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0025.06	Middle	87.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0026.02	Moderate	74.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0026.03	Middle	114.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0026.04	Moderate	68.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0026.05	Middle	91.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0027.01	Middle	92.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0027.02	Moderate	73.9
06 CA	33700 Modesto, CA	099 Stanislaus County	0028.01	Middle	113.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0028.02	Middle	87.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0028.03	Middle	94.8
06 CA	33700 Modesto, CA	099 Stanislaus County	0029.01	Middle	116.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0029.03	Middle	103.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0029.04	Upper	128.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0030.02	Moderate	78.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0030.03	Upper	132.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0030.04	Middle	90.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0031.00	Moderate	56.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0032.01	Moderate	74.3
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.13	Upper	166.5



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.14	Upper	213.5
06 CA	33700 Modesto, CA	099 Stanislaus County	0009.15	Upper	125.2
06 CA	33700 Modesto, CA	099 Stanislaus County	0010.01	Middle	117.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0010.02	Middle	99.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0011.00	Moderate	73.1
06 CA	33700 Modesto, CA	099 Stanislaus County	0012.00	Middle	97.7
06 CA	33700 Modesto, CA	099 Stanislaus County	0013.00	Upper	131.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.07	Upper	161.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.09	Upper	149.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.10	Upper	134.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.11	Middle	81.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.12	Middle	93.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.13	Upper	182.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0076.14	Middle	112.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0077.00	Middle	91.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0003.02	Moderate	75.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0003.03	Middle	84.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0003.04	Moderate	62.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0004.00	Moderate	60.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0005.00	Moderate	69.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0078.00	Moderate	73.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0079.01	Middle	95.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0079.03	Upper	147.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0079.04	Middle	109.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0080.01	Middle	100.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0080.02	Moderate	68.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0080.04	Middle	99.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0080.05	Middle	92.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0081.01	Middle	109.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0082.01	Middle	108.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0082.02	Middle	119.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0083.02	Middle	101.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0083.03	Middle	95.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0083.04	Middle	110.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0083.07	Middle	111.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0083.08	Upper	151.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0084.01	Middle	117.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0084.02	Upper	127.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0085.01	Middle	100.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0085.02	Middle	108.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0086.01	Moderate	67.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0086.02	Moderate	50.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0087.00	Moderate	59.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0088.00	Middle	82.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0089.00	Middle	84.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0091.00	Low	32.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0092.00	Middle	86.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0093.00	Upper	151.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0094.00	Middle	103.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0095.00	Middle	105.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0096.00	Upper	173.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0097.00	Moderate	70.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	9800.00	NA	0.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	9901.00	NA	0.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0006.00	Low	38.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0007.01	Moderate	64.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0007.02	Middle	93.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0008.00	Middle	85.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0009.01	Upper	138.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0009.02	Upper	128.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0009.03	Middle	115.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0010.02	Moderate	78.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0011.01	Middle	107.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0011.02	Middle	111.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0012.01	Moderate	76.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0012.02	Upper	155.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0012.04	Moderate	76.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0013.02	Moderate	69.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0013.03	Middle	102.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0013.04	Upper	121.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0014.01	Middle	102.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0014.02	Upper	136.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0015.06	Middle	90.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0015.07	Middle	100.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0015.08	Moderate	77.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0015.09	Moderate	60.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0015.10	Middle	88.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0015.11	Moderate	61.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0016.02	Middle	116.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0018.01	Upper	131.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0019.01	Middle	104.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0020.00	Upper	129.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0021.02	Middle	97.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0022.00	Moderate	50.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0023.01	Moderate	57.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0023.02	Low	35.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0024.00	Moderate	50.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0025.00	Middle	88.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0026.00	Middle	83.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0027.00	Middle	89.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0028.00	Middle	83.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0029.01	Middle	100.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0029.05	Upper	124.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0030.10	Moderate	70.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0030.11	Moderate	59.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0030.13	Middle	91.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0031.01	Middle	91.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0031.02	Upper	127.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0032.01	Low	47.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0033.01	Moderate	75.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0033.02	Moderate	67.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.08	Middle	80.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0058.04	Upper	189.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.01	Upper	163.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.06	Upper	189.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.07	Upper	125.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.08	Upper	131.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.09	Upper	124.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.10	Upper	173.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0059.11	Middle	118.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0060.00	Upper	126.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0061.01	Upper	141.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0061.02	Middle	82.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0062.00	Upper	177.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0063.01	Middle	114.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0063.02	Upper	132.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0064.00	Middle	106.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0065.00	Middle	90.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0066.00	Upper	128.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0067.00	Upper	136.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0068.00	Upper	126.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0069.00	Middle	81.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0070.00	Middle	91.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0071.00	Middle	82.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0072.01	Upper	162.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0072.02	Upper	171.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0073.00	Upper	240.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0074.02	Upper	184.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0074.03	Upper	162.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0074.05	Upper	152.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0074.06	Upper	181.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.05	Middle	93.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.06	Upper	134.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.07	Upper	189.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.08	Middle	94.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.09	Upper	161.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.13	Middle	85.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.14	Middle	98.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.15	Upper	126.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.16	Upper	131.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.17	Middle	95.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0036.18	NA	0.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0037.00	Middle	81.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0038.01	Low	43.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0038.02	Moderate	51.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0039.01	Moderate	50.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0039.02	Moderate	58.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0040.00	Moderate	61.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0041.01	Moderate	66.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0042.00	Middle	93.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0043.04	Moderate	75.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0043.05	Moderate	72.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0044.00	Moderate	54.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0045.03	Moderate	63.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0045.04	Moderate	76.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0045.05	Moderate	69.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0045.07	Low	41.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0045.08	Low	36.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0046.00	Moderate	50.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0047.04	Moderate	67.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0047.10	Moderate	78.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0047.11	Moderate	71.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0047.15	Moderate	66.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0047.16	Middle	82.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0047.17	Moderate	76.5
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0049.01	Middle	96.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0049.02	Moderate	61.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0050.02	Low	41.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0050.04	Middle	97.9
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0050.05	Low	46.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0050.06	Moderate	67.0
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0052.02	Middle	105.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0052.03	Upper	122.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0052.04	Upper	129.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0052.05	Middle	117.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0053.04	Middle	98.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0053.05	Upper	177.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0053.06	Upper	139.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0053.07	Middle	119.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0053.08	Upper	123.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0054.01	Middle	108.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0054.03	Moderate	75.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0054.04	Middle	112.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0055.02	Moderate	79.8
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0055.03	Middle	102.2
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0055.04	Middle	105.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0056.01	Upper	120.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0056.02	Middle	119.6
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0057.00	Middle	109.3
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0058.01	Upper	197.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0058.03	Upper	125.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.10	Upper	185.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.11	Upper	206.1
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.12	Middle	99.4
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.13	Middle	116.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.15	Upper	126.7
06 CA	37100 Oxnard-Thousand Oaks-Ventura, CA	111 Ventura County	0075.16	Middle	117.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0613.00	Middle	96.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0616.00	Upper	155.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0719.00	Low	32.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0736.00	Low	34.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0738.00	Low	22.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0813.00	Middle	93.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0607.00	Upper	137.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0709.00	Low	25.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0804.00	Low	49.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0604.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0608.00	Upper	177.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0705.00	NA	0.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0728.00	Moderate	54.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0729.00	Moderate	58.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0730.00	Middle	89.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0907.00	Upper	132.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0603.00	Upper	188.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0612.00	Middle	93.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0712.00	Low	35.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0726.00	Moderate	62.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0808.00	Middle	93.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0810.00	Moderate	74.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0725.00	Moderate	61.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0732.00	Low	38.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0734.00	Moderate	52.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0801.00	Moderate	73.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0610.00	Middle	94.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0703.00	Low	13.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0721.00	Moderate	74.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0735.00	Low	41.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0737.00	Low	38.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0812.00	Middle	115.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0601.00	Upper	126.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0714.00	Low	33.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0733.00	Low	47.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0740.00	Low	34.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0904.00	Upper	121.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0614.00	Middle	95.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0720.00	Low	43.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0722.00	Moderate	54.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0901.00	Upper	124.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0802.00	Moderate	67.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0805.00	Moderate	74.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	1001.00	Upper	130.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0615.00	Upper	161.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0811.00	Middle	110.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	9900.00	NA	0.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	2572.00	Low	49.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0611.00	Upper	178.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0723.00	Moderate	60.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0807.00	Middle	90.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0903.00	Middle	109.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0602.00	Middle	118.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0701.00	Upper	126.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0724.00	Moderate	51.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0731.00	Moderate	64.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0744.00	Low	39.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0902.00	Middle	117.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	1051.00	Upper	167.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0609.00	Upper	133.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0702.00	Low	41.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0713.00	Low	33.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0716.00	Low	17.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0739.00	Moderate	52.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0743.00	Low	34.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0905.00	Middle	112.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	1052.00	Upper	173.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0704.00	Low	33.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0711.00	Low	49.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0809.00	Middle	96.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	1003.00	Upper	133.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0605.00	Upper	209.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0606.00	Upper	190.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0706.00	Low	49.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0710.00	Low	46.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0727.00	Moderate	53.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0806.00	Moderate	62.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	0906.00	Upper	145.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	120 Greater Bridgeport PR County	1002.00	Middle	104.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	9900.00	NA	0.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0440.00	Moderate	59.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0442.00	Moderate	54.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2104.01	Middle	86.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2104.02	Moderate	76.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2202.00	Middle	113.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0102.01	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0109.00	Upper	182.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0201.01	Moderate	77.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0215.01	Low	32.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0215.02	Moderate	50.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0453.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0454.00	Upper	192.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2003.02	Middle	120.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2107.02	Moderate	55.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2108.00	Middle	96.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2109.00	Middle	101.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2305.02	Upper	136.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2402.00	Upper	132.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2451.00	Upper	172.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0101.01	Upper	185.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0113.00	Middle	96.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0214.02	Moderate	50.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0216.01	Upper	161.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0103.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0204.00	Upper	160.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0218.01	Moderate	77.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0222.02	Low	45.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0430.00	Middle	105.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0437.00	Moderate	60.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0224.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0303.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0432.00	Low	46.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2003.01	Upper	128.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2051.00	Middle	112.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2110.00	Middle	82.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0216.02	Middle	92.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0445.00	Moderate	51.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2112.01	Moderate	69.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2113.00	Middle	95.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2105.02	Middle	105.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2111.00	Upper	175.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2453.00	Upper	131.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0205.00	Upper	171.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0214.01	Moderate	55.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0223.00	Moderate	62.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0427.00	Middle	94.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2001.00	Moderate	74.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2106.00	Moderate	54.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2303.00	Middle	114.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0105.00	Moderate	75.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0209.00	Moderate	63.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0220.00	Middle	80.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0221.01	Low	31.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0426.00	Upper	138.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0441.00	Moderate	51.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0504.00	Upper	180.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0551.00	Upper	170.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2102.01	Low	48.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2201.00	Middle	113.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0203.02	Upper	187.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0210.00	Upper	124.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0217.02	Middle	113.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0351.01	Upper	159.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0429.00	Upper	146.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0451.01	Upper	190.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0501.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0503.01	Upper	168.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2052.00	Middle	118.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2301.00	Middle	106.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2452.00	Upper	123.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2454.00	Upper	191.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0218.02	Moderate	69.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0219.00	Moderate	78.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0354.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0443.00	Middle	98.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0505.00	Upper	193.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0506.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0201.02	Moderate	64.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0451.02	Upper	195.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0452.00	Upper	182.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2305.01	Upper	128.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2401.00	Upper	137.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0107.00	Upper	120.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0208.00	Upper	161.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0439.00	Moderate	74.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2102.02	Low	46.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2103.00	Moderate	54.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2203.00	Middle	95.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2571.00	Middle	106.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2114.00	Middle	88.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2456.00	Upper	170.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0211.00	Middle	83.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0351.02	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0428.00	Middle	113.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0435.00	Middle	90.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0552.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2532.00	Middle	96.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2534.00	Middle	100.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2535.00	Middle	97.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2101.02	Low	27.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2304.00	Upper	120.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0101.02	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0102.02	Upper	183.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0104.00	Upper	141.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0111.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0212.00	Middle	118.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0222.01	Middle	86.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0304.00	Upper	198.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0352.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0436.00	Upper	120.5
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0438.00	Moderate	69.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2101.01	Moderate	74.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2105.01	Low	48.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	4257.00	Moderate	70.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0203.01	Upper	171.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0213.00	Middle	107.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0217.01	Low	38.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0221.02	Moderate	76.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0503.02	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2302.00	Upper	127.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2455.00	Upper	185.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0110.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0112.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0305.00	Upper	196.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0444.00	Middle	95.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0446.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0502.00	Upper	204.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2053.00	Middle	107.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2107.01	Low	39.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2112.02	Middle	82.8
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0202.00	Upper	205.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0301.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0302.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0431.00	Upper	133.0
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0433.00	Middle	93.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0434.00	Moderate	75.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2002.00	Moderate	51.6
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0106.00	Upper	122.3
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0108.00	Upper	188.9
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0206.00	Upper	125.1
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0207.00	Upper	145.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0353.00	Upper	209.7
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	0425.00	Upper	136.2
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2531.00	Moderate	63.4
09 CT	14860 Bridgeport-Stamford-Danbury, CT	190 Western Connecticut PR County	2501.00	Middle	110.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0107.00	Middle	83.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0078.06	Low	46.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0078.07	Low	45.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0078.08	Moderate	59.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0078.09	Moderate	56.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0079.01	Moderate	78.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0088.03	Low	45.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0088.04	Low	43.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0089.03	Low	41.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0089.04	Low	44.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.09	Middle	108.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.10	Moderate	50.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.11	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0096.01	Low	33.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.03	Middle	90.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.04	Moderate	55.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.05	Low	43.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.06	Low	47.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0109.00	Low	41.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0110.01	Middle	118.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0110.02	Upper	214.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0111.00	Middle	95.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0025.04	Moderate	73.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0034.00	Upper	147.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0035.00	Moderate	71.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0036.00	Upper	120.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0037.01	Upper	194.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0046.00	Upper	121.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0047.02	Upper	134.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0047.03	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0047.04	Low	48.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0055.03	Middle	114.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0056.01	Upper	142.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0056.02	Upper	170.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0058.01	Upper	185.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0072.01	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0072.02	Upper	177.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0072.03	Upper	153.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0073.01	Middle	96.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0076.04	Moderate	76.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0076.05	Low	39.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0077.03	Moderate	59.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0077.07	Low	42.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0001.02	Upper	212.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0002.01	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0002.02	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0003.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0009.04	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0010.02	Upper	195.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0010.03	Upper	231.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0010.04	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0011.00	Upper	225.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0019.02	Upper	126.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0020.01	Low	44.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0020.02	Upper	171.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0021.01	Middle	89.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0028.01	Moderate	75.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0028.02	Moderate	71.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0029.00	Upper	172.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0030.00	Low	42.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0040.01	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0040.02	Upper	213.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0041.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0042.01	Upper	214.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0050.01	Upper	220.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0050.03	Upper	213.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0050.04	Middle	108.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0052.02	Upper	214.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0066.00	Upper	184.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0067.00	Upper	204.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0017.02	Upper	140.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0018.04	Moderate	56.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0022.01	Upper	132.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0023.01	Upper	151.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0027.02	Upper	160.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0027.04	Middle	99.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0031.00	Upper	149.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0033.01	Upper	186.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0038.01	Upper	210.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0039.01	Upper	182.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0043.00	Upper	216.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0044.02	Upper	140.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0048.01	Middle	94.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0049.01	Moderate	70.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0053.02	Upper	152.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0055.01	Upper	182.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0059.00	Upper	126.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0065.00	Upper	196.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0068.04	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0070.00	Upper	227.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.01	Low	17.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.04	Moderate	64.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0075.04	Low	30.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0076.03	Moderate	64.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0077.08	Low	33.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0078.03	Low	45.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0005.01	Upper	224.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0006.00	Upper	234.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0008.03	Upper	228.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0009.02	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0012.00	Upper	188.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0013.03	Upper	168.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0018.03	Low	42.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0019.01	Middle	86.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0021.02	Middle	86.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0022.02	Moderate	57.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0026.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0027.03	Upper	213.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0032.00	Middle	101.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0033.02	Upper	193.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0037.02	Low	27.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0038.02	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0039.02	Upper	159.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0042.02	Upper	154.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0044.01	Upper	170.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0048.02	Middle	101.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0049.02	Upper	188.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0052.03	Upper	125.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0053.03	Upper	148.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0055.02	Upper	219.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0058.02	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0064.00	Low	20.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0069.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0071.00	Middle	105.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0073.04	Low	45.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.03	Low	29.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.06	Low	22.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0075.03	Low	37.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0076.01	Low	40.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0007.02	Upper	175.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0007.03	Upper	224.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0007.04	Upper	152.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0008.02	Upper	230.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0014.01	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0014.02	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0015.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0016.00	Upper	186.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0023.02	Middle	81.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0024.00	Middle	97.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0025.01	Upper	145.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0025.03	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0078.04	Moderate	52.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0080.01	Upper	189.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0081.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0084.10	Upper	225.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0087.02	Middle	93.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0091.02	Moderate	65.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0068.01	Upper	151.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0068.02	Upper	178.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.07	Low	30.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.08	Low	21.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0074.09	Low	25.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0075.02	Low	28.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0079.03	Upper	128.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0080.02	Upper	184.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0087.01	Upper	182.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0088.02	Moderate	79.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0090.00	Middle	107.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0092.01	Upper	161.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.04	Upper	149.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.07	Moderate	79.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0096.03	Moderate	50.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0097.00	Moderate	68.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.07	Middle	83.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.11	Low	31.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.02	Middle	95.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.07	Low	30.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0102.01	Upper	159.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0106.03	Upper	221.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0108.00	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	9800.00	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0082.00	Upper	191.6
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0083.01	Upper	180.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0083.02	Upper	180.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0084.02	Upper	197.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0092.04	Low	42.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0093.01	Upper	189.3
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0093.02	Middle	86.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0094.00	Upper	150.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.03	Middle	105.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.01	Low	23.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.02	Middle	80.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.03	Low	49.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.04	Low	40.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0103.00	Middle	111.2
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0104.00	Low	46.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0105.00	Upper	170.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0106.01	Middle	113.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0077.09	Low	33.7
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0092.03	Middle	93.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.05	Upper	128.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0095.08	Moderate	64.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0096.02	Low	24.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0096.04	Moderate	79.1
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0098.10	Low	40.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0099.01	Middle	114.5
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0101.00	Upper	202.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0102.02	NA	0.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0106.02	Upper	156.4
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0001.01	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0004.00	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0005.02	Upper	210.9
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0008.04	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0009.03	Upper	234.0
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0013.01	Upper	155.8
11 DC	47764 Washington, DC-MD	001 District Of Columbia County	0013.04	Middle	106.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0919.01	Middle	93.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0919.03	Moderate	65.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0919.04	Low	49.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0920.00	Upper	155.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1001.03	Moderate	65.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1001.04	Middle	86.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1001.05	Upper	123.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1001.06	Moderate	60.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1001.07	Upper	159.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1001.08	Middle	103.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1002.01	Moderate	54.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1002.03	Low	44.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1002.04	Moderate	65.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1003.01	Moderate	59.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1003.02	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1004.00	Moderate	52.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1005.01	Low	31.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1005.02	Low	49.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1006.00	Moderate	79.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1007.00	Moderate	56.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1008.01	Moderate	55.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1008.03	Moderate	66.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1008.04	Moderate	59.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1101.00	Middle	91.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.01	Middle	103.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.03	Upper	197.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.07	Upper	154.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.08	Middle	106.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.09	Middle	101.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.11	Middle	93.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.12	Moderate	77.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.13	Middle	81.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.19	Upper	120.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.21	Upper	153.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.23	Moderate	72.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.26	Upper	147.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.27	Upper	174.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.28	Upper	137.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.30	Upper	144.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.32	Upper	136.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.33	Upper	144.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.34	Low	47.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.37	Middle	84.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.38	Middle	84.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.39	Middle	91.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.41	Middle	82.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.44	Upper	165.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.45	Upper	129.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.46	Moderate	70.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.47	Upper	163.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.48	Middle	100.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.49	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.50	Upper	147.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.51	Moderate	60.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.52	Upper	130.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.53	Middle	108.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.54	Low	48.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.55	Low	46.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.56	Upper	134.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.57	Upper	181.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.58	Upper	168.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.59	Upper	185.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.60	Upper	195.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.61	Upper	210.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.62	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.63	Middle	117.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.64	Upper	144.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.65	Middle	106.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.66	Middle	96.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.67	Moderate	68.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1103.68	Upper	165.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1104.02	Middle	102.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1104.03	Middle	94.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1104.04	Middle	86.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1105.01	Middle	93.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1105.02	Middle	99.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	1106.00	Moderate	74.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	9800.00	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	9900.00	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0205.02	Moderate	54.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0301.00	Upper	182.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0302.01	Moderate	73.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0302.02	Middle	90.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0302.03	Middle	82.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0303.01	Low	47.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0303.02	Moderate	65.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0304.01	Middle	98.7

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0304.02	Low	36.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0305.00	Moderate	73.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0306.01	Moderate	60.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0306.02	Moderate	60.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0307.02	Upper	124.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0307.03	Moderate	75.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0307.04	Upper	124.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0307.05	Moderate	77.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0308.03	Low	37.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0308.04	Low	38.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0308.05	Moderate	76.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0308.06	Moderate	77.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0309.02	Upper	122.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0309.03	Middle	81.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0309.04	Middle	112.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0310.01	Moderate	67.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0310.02	Middle	85.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0311.01	Upper	125.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0311.02	Upper	122.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0312.03	Middle	87.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0312.04	Middle	95.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0312.05	Upper	143.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0312.06	Upper	172.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0312.07	Upper	166.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0401.01	Middle	105.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0401.02	Upper	139.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0402.03	Upper	129.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0402.04	Middle	107.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0402.05	Upper	137.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0402.06	Upper	164.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0403.00	Moderate	70.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0404.01	Upper	185.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0404.02	Upper	187.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0405.02	Upper	139.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0405.03	Upper	179.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0405.05	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0405.06	Upper	203.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0406.01	Upper	237.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0406.02	Upper	186.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0407.01	Upper	150.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0917.02	Moderate	78.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0918.02	Middle	81.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0918.03	Moderate	73.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0918.04	Middle	86.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0905.03	Upper	201.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0905.04	Moderate	70.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0906.01	Middle	98.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0906.02	Upper	120.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0907.00	Upper	139.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0908.01	Middle	98.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0407.02	Upper	147.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0408.01	Middle	82.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0408.02	Middle	88.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0409.01	Moderate	67.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0409.02	Moderate	63.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0410.00	Moderate	68.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0411.00	Moderate	63.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0412.00	Moderate	55.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0413.00	Moderate	61.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0414.00	Moderate	51.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0415.00	Low	42.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0416.01	Moderate	54.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0416.02	Moderate	56.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0417.00	Moderate	55.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0418.01	Upper	218.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0418.02	Upper	145.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0419.00	Upper	187.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0420.00	Upper	327.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0421.00	Middle	104.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0422.00	Upper	273.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0423.01	Upper	157.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0423.02	Upper	163.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0424.00	Upper	340.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0425.01	Upper	167.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0425.02	Upper	187.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0426.01	Upper	133.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0426.02	Middle	86.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0427.00	Moderate	56.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0428.01	Moderate	72.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0428.02	Low	47.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0429.00	Moderate	72.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0430.01	Upper	179.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0430.02	Middle	82.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0431.00	Upper	140.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0433.01	Upper	147.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0433.02	Moderate	65.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0501.00	Moderate	79.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0502.04	Middle	81.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0502.05	Upper	128.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0502.06	Middle	109.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0502.07	Moderate	67.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0502.08	Moderate	69.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0101.02	Upper	150.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0101.03	Middle	115.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0101.04	Middle	85.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0102.01	Middle	102.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0102.02	Moderate	79.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0103.04	Moderate	71.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0103.05	Moderate	55.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0103.06	Moderate	75.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0103.07	Moderate	66.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0103.08	Upper	147.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0104.01	Upper	130.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0104.02	Moderate	75.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0104.03	Moderate	77.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0104.05	Low	47.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0104.06	Upper	129.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0104.07	Middle	81.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0105.02	Upper	140.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0105.03	Upper	276.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0105.04	Upper	153.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.01	Upper	195.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.03	Upper	153.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.04	Upper	143.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.05	Upper	232.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.06	Upper	129.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.09	Upper	127.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.10	Middle	104.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.11	Upper	169.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.12	Upper	165.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.01	Middle	85.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.06	Moderate	72.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.08	Moderate	75.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.09	Low	41.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.11	Moderate	52.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.12	Moderate	52.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.09	Middle	95.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.10	Upper	134.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.11	Moderate	72.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.12	Upper	120.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.14	Low	43.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.15	Low	46.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.13	Middle	94.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.14	Middle	104.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0106.15	Upper	138.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0107.01	Moderate	67.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0107.02	Moderate	64.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0108.00	Middle	92.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0908.02	Middle	118.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0909.00	Upper	148.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0910.00	Middle	108.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0911.00	Moderate	58.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0912.01	Moderate	68.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0912.02	Middle	84.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0913.00	Middle	104.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0914.00	Moderate	62.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0915.00	Moderate	66.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0916.01	Moderate	71.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0916.02	Middle	83.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0917.01	Moderate	79.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0109.01	Upper	146.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0109.02	Middle	117.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0110.00	Upper	125.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0201.01	Middle	86.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0201.03	Moderate	64.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0201.04	Middle	84.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.04	Middle	110.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.05	Middle	101.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.06	Middle	86.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.09	Middle	106.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.10	Middle	103.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.11	Middle	98.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.12	Moderate	60.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.13	Moderate	73.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0202.14	Middle	101.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.02	Moderate	74.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.08	Moderate	77.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.09	Upper	138.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.11	Moderate	74.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.12	Middle	99.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.13	Moderate	76.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.14	Middle	104.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.15	Upper	122.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.16	Middle	113.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.17	Upper	129.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.18	Upper	169.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.19	Upper	140.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.20	Middle	111.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.21	Upper	142.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.22	Upper	132.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.23	Moderate	76.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.24	Moderate	71.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.25	Middle	86.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0203.26	Middle	90.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.04	Moderate	76.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.05	Moderate	77.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.06	Middle	88.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.07	Moderate	75.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.12	Moderate	57.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.14	Middle	97.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.15	Middle	92.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.16	Middle	80.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.17	Moderate	72.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.18	Upper	144.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.19	Middle	114.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.20	Moderate	78.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0204.21	Moderate	79.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0205.01	Middle	88.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.13	Moderate	69.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.14	Low	42.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.15	Moderate	79.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0503.16	Middle	93.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0504.01	Middle	100.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0504.02	Middle	89.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0505.01	Middle	109.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0505.02	Middle	91.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0506.01	Upper	128.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0506.02	Middle	103.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0507.01	Middle	83.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0507.02	Moderate	62.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0508.00	Moderate	65.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0509.00	Upper	122.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0510.01	Upper	188.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0510.02	Upper	156.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.05	Middle	92.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.07	Moderate	76.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.09	Middle	107.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.11	Moderate	76.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.13	Middle	93.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.14	Upper	130.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.15	Moderate	77.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.16	Middle	118.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.17	Moderate	69.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.18	Upper	128.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.19	Upper	141.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.20	Upper	144.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.21	Upper	177.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.22	Upper	123.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.23	Moderate	79.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.24	Moderate	70.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.25	Middle	110.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.26	Upper	130.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.27	Moderate	54.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.28	Moderate	75.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.29	Moderate	72.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0601.30	Moderate	54.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.03	Moderate	54.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.06	Middle	85.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.07	Moderate	70.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0602.08	Moderate	75.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0603.02	Moderate	52.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0603.03	Moderate	55.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0603.04	Moderate	63.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0603.05	Moderate	77.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0603.06	Moderate	69.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0604.01	Middle	81.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0604.02	Moderate	55.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0604.04	Middle	95.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0604.05	Low	47.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0605.01	Middle	82.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0605.03	Upper	145.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0605.04	Upper	148.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0605.05	Middle	91.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0606.03	Middle	87.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0606.05	Middle	92.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0606.06	Middle	98.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0606.07	Upper	185.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0606.08	Middle	91.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0606.09	Middle	106.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0607.00	Upper	173.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0608.01	Middle	116.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0608.02	Middle	83.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0609.00	Upper	154.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0610.01	Upper	167.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0610.03	Upper	224.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0610.04	Middle	114.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0611.00	Moderate	61.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0701.02	Middle	105.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0701.03	Middle	107.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0701.04	Moderate	59.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.04	Middle	105.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.05	Upper	120.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.08	Upper	218.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.09	Upper	202.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.10	Middle	94.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.11	Upper	161.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.12	Middle	89.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0702.13	Middle	84.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.04	Upper	131.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.06	Upper	187.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.10	Upper	120.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.11	Upper	143.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.12	Upper	183.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.14	Upper	193.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.15	Upper	173.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.16	Upper	169.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.18	Upper	219.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.19	Upper	198.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.20	Upper	162.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.21	Upper	134.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.23	Middle	87.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.24	Moderate	71.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.25	Middle	118.2
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.26	Upper	232.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.27	Moderate	75.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.28	Middle	104.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.29	Upper	241.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.30	Upper	203.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0703.31	Upper	221.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0704.01	Upper	181.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0704.02	Upper	179.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0704.03	Upper	126.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0704.04	Upper	176.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0704.05	Upper	170.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0705.01	Upper	149.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0705.03	Middle	108.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0705.04	Low	43.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0706.01	Moderate	77.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0706.02	Middle	113.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0801.02	Middle	90.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0801.03	Middle	119.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0801.04	Middle	101.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0801.05	Middle	101.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0802.00	Middle	80.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0804.02	NA	0.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0804.03	Middle	97.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0804.05	Moderate	57.8
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0804.06	Middle	100.5
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0805.00	Moderate	60.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0901.02	Upper	140.7
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0901.03	Moderate	69.4
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0901.04	Upper	135.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0902.00	Upper	126.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0903.01	Moderate	69.0
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0903.03	NA	0.0



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0903.04	Upper	125.3
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0904.01	Middle	90.6
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0904.03	Moderate	66.1
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0904.04	Moderate	68.9
12 FL	22744 Fort Lauderdale-Pompano Beach-Sunrise, FL	011 Broward County	0905.02	Upper	128.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.42	Upper	148.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.43	Upper	138.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.44	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.45	Upper	168.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.46	Upper	223.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.04	Middle	102.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.06	Moderate	78.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.11	Middle	105.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.12	Moderate	58.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.13	Middle	89.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.15	Moderate	76.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.16	Middle	104.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.18	Moderate	76.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.19	Moderate	65.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.20	Moderate	77.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.21	Middle	84.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.22	Moderate	57.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.23	Moderate	58.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.24	Low	49.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.25	Moderate	75.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.26	Upper	146.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.27	Middle	80.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0002.28	Moderate	57.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.02	Middle	107.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.06	Moderate	67.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.07	Middle	100.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.08	Middle	107.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.09	Moderate	74.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.10	Moderate	72.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.11	Middle	81.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0003.12	Moderate	60.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.02	Moderate	63.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.05	Middle	101.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.08	Moderate	75.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.09	Middle	80.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.10	Middle	89.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.11	Moderate	51.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.13	Middle	90.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.14	Moderate	69.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.15	Middle	99.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.16	Moderate	63.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.17	Moderate	75.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.18	Moderate	56.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.07	Upper	138.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.09	Middle	83.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.15	Upper	168.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.18	Upper	167.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.20	Upper	144.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.21	Upper	227.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.22	Upper	194.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.23	Upper	157.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.24	Moderate	71.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.25	Middle	100.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.26	Middle	92.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.27	Upper	128.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.28	Upper	124.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.29	Upper	258.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.30	Upper	167.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.31	Upper	170.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.32	Middle	117.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.34	Upper	123.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.40	Middle	108.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0001.41	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.19	Middle	95.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0004.20	Moderate	78.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0005.04	Moderate	66.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0005.05	Moderate	52.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0005.06	Moderate	69.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0005.07	Middle	86.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0005.08	Low	25.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0005.09	Middle	85.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.01	Middle	87.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.02	Moderate	77.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.03	Middle	107.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.05	Upper	128.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.07	Moderate	63.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.09	Moderate	50.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.10	Moderate	78.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.11	Low	45.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0006.12	Upper	136.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.05	Moderate	53.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.10	Low	48.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.11	Moderate	63.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.12	Moderate	65.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.13	Middle	91.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.14	Moderate	53.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.15	Moderate	68.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.16	Middle	99.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.17	Middle	86.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.18	Moderate	64.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.19	Low	41.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0007.20	Moderate	73.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0008.04	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0008.05	Moderate	79.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0008.06	Moderate	63.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0008.07	Moderate	61.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0008.08	Middle	83.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0009.03	Moderate	62.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0009.04	Middle	92.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0009.05	Middle	100.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0088.08	Middle	100.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0088.09	Upper	166.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0088.10	Middle	117.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.04	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.06	Middle	112.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.07	Middle	104.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.08	Upper	146.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.09	Moderate	74.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.10	Upper	136.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0089.11	Upper	127.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.10	Upper	143.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.14	Upper	121.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.15	Middle	86.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.20	Moderate	62.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.21	Moderate	65.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.22	Middle	93.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.24	Middle	101.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.26	Moderate	67.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.27	Middle	87.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.28	Middle	101.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.29	Middle	117.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.30	Middle	84.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.31	Moderate	63.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.39	Upper	124.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.40	Upper	132.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.43	Upper	169.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.44	Middle	116.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.48	Upper	166.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.49	Middle	105.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.50	Middle	109.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.51	Middle	82.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.52	Middle	84.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.53	Upper	162.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.54	Middle	102.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.55	Middle	118.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.56	Middle	114.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.57	Middle	82.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.58	Upper	122.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.59	Middle	111.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.60	Upper	168.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.61	Moderate	75.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.62	Middle	94.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0024.03	Moderate	55.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0024.04	Moderate	52.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0025.01	Moderate	59.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0025.02	Moderate	67.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0026.00	Middle	81.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0027.02	Middle	115.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0027.05	Middle	100.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0027.07	Upper	220.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0027.08	Middle	107.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0027.09	Upper	179.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0027.10	Middle	94.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0028.00	Moderate	67.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0029.00	Moderate	66.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0030.01	Moderate	59.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0030.04	Moderate	60.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0030.05	Low	43.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0030.06	Moderate	66.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0031.00	Moderate	50.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0034.00	Moderate	54.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0036.03	Moderate	58.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0036.04	Moderate	69.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0036.05	Low	38.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0036.06	Low	35.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0036.07	Moderate	68.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.03	Upper	237.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.04	Middle	104.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.05	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.06	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.07	Upper	127.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.08	Upper	217.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.09	Middle	80.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0037.10	Upper	209.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0038.01	Upper	166.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0038.03	Upper	233.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0038.04	Upper	153.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.06	Upper	306.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.09	Upper	131.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.11	Moderate	60.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.12	Middle	99.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.13	Moderate	68.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.14	Middle	103.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.15	Middle	111.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.16	Middle	89.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.17	Middle	96.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.18	Upper	146.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.19	Upper	175.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.21	Upper	191.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0039.22	Upper	192.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.63	Moderate	78.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.64	Middle	97.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.65	Middle	81.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0090.66	Middle	105.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0091.01	Moderate	75.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0091.02	Moderate	64.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0009.06	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0009.07	Middle	84.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0009.08	Moderate	77.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0010.03	Middle	90.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0010.04	Moderate	57.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0010.05	Moderate	63.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0010.06	Middle	81.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0010.07	Moderate	67.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0010.08	Middle	106.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0011.01	Middle	85.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0011.02	Upper	135.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0011.03	Moderate	65.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0011.04	Upper	236.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0012.04	Middle	104.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0012.05	Upper	234.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0012.06	Upper	180.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0012.07	Middle	102.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0012.08	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0012.09	Moderate	74.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0013.01	Moderate	79.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0013.02	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0014.01	Low	40.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0014.02	Moderate	72.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0015.01	Low	33.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0015.02	Moderate	60.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0016.03	Middle	95.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0016.05	Low	44.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0016.06	Moderate	67.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0016.07	Upper	133.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0016.08	Middle	87.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0017.01	Moderate	50.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0017.02	Moderate	55.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0017.04	Low	45.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0017.05	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0018.01	Moderate	55.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0018.02	Low	49.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0018.03	Moderate	66.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0019.01	Low	42.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0019.03	Moderate	70.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0019.04	Low	48.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0020.01	Low	48.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0020.03	Low	46.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0020.04	Moderate	61.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0021.00	Upper	329.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0022.01	Middle	93.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0022.02	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0023.00	Moderate	62.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0024.02	Moderate	62.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0092.00	Middle	92.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.05	Upper	180.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.12	Middle	103.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.14	Moderate	53.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.15	Moderate	53.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.16	Middle	88.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.17	Moderate	76.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.18	Middle	104.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.19	Upper	142.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.20	Moderate	78.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.21	NA	0.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0055.04	Moderate	69.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0055.05	Moderate	54.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0055.06	Moderate	78.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0056.00	Middle	87.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0057.01	Middle	85.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0057.05	Moderate	58.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0057.06	Middle	86.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0057.07	Low	46.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0057.08	Moderate	61.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0058.03	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0058.04	Moderate	77.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0058.05	Upper	127.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0058.06	Middle	118.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0059.01	Middle	92.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0059.02	Middle	98.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0059.03	Moderate	77.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0059.04	Middle	97.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0060.02	Upper	123.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0060.03	Upper	204.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0060.04	Upper	218.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0061.03	Upper	273.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0061.04	Upper	234.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0061.05	Upper	253.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0061.06	Upper	245.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0062.01	Moderate	69.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0062.03	Upper	179.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0062.05	Middle	118.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0062.06	Upper	257.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0063.02	Middle	90.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0063.03	Moderate	59.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0063.04	Moderate	61.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0064.01	Middle	81.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0064.02	Moderate	70.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0064.03	Moderate	68.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0065.01	Middle	102.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0065.03	Middle	105.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0065.04	Upper	140.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0066.03	Moderate	51.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0066.04	Low	43.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0066.05	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0066.06	Middle	97.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0066.07	Moderate	58.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0066.08	Upper	195.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.05	Upper	216.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.06	Upper	192.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.07	Upper	224.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.09	Upper	390.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.13	Upper	293.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.14	Upper	288.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.15	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.16	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.17	Upper	278.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.18	Upper	289.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.19	Upper	166.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.20	Upper	201.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.21	Upper	298.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0067.22	Upper	141.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0068.01	Upper	298.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0068.02	Upper	398.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0069.01	Middle	95.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0069.02	Upper	161.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0070.03	Middle	87.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0070.04	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0070.05	Moderate	79.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0070.06	Moderate	72.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0070.07	Middle	89.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0071.01	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0071.03	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0071.04	Upper	234.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0072.00	Middle	88.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0073.00	Upper	412.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0074.01	Upper	314.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0074.02	Upper	243.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0074.03	Upper	374.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0075.01	Upper	353.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0075.03	Upper	335.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.01	Upper	231.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.03	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.05	Middle	117.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.07	Upper	221.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.08	Upper	246.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.09	Upper	131.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0076.10	Upper	177.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0077.04	Upper	138.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0077.05	Middle	117.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0077.06	Upper	203.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0077.07	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0077.08	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0077.09	Upper	192.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0078.01	Upper	360.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0040.00	Upper	260.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0041.02	Upper	388.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0041.03	Middle	93.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0041.05	Upper	156.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0041.06	Upper	311.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0042.04	Moderate	52.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0042.05	Middle	91.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0042.06	Upper	148.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0042.07	Middle	102.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0042.08	Upper	131.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0043.01	Middle	101.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0043.03	Moderate	73.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0043.04	Upper	123.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0044.03	Moderate	73.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0044.04	Moderate	73.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0044.05	Middle	92.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0044.06	Upper	133.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0045.00	Upper	336.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0046.02	Upper	353.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0046.05	Upper	332.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0046.07	Upper	341.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0046.08	Upper	216.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0047.01	Upper	183.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0047.03	Upper	127.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0047.04	Middle	98.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0047.05	Upper	148.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0049.01	Moderate	53.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0049.03	Moderate	61.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0049.04	Middle	101.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0050.02	Moderate	69.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0050.03	Middle	82.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0050.04	Moderate	59.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0051.02	Middle	80.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0051.03	Moderate	67.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0051.04	Moderate	51.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0052.01	Moderate	53.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0052.02	Moderate	52.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0053.03	Low	46.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0053.04	Low	47.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0053.05	Moderate	53.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0053.06	Moderate	66.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0054.03	Low	48.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0054.05	Moderate	62.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0054.06	Moderate	63.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0054.07	Moderate	76.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0054.09	Low	46.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0054.10	Moderate	50.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0055.03	Middle	94.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0078.05	Upper	189.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0078.06	Upper	412.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0078.07	Upper	307.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0078.08	Upper	141.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0078.09	Middle	93.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0079.01	Upper	369.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0079.02	Upper	351.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0080.00	Upper	308.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0081.01	Upper	310.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0081.02	Upper	276.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0082.02	Upper	223.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0082.05	Upper	281.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0082.06	Upper	252.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0082.07	Upper	294.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0082.08	Upper	126.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0082.09	Upper	236.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.05	Upper	171.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.08	Middle	104.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.09	Moderate	64.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.10	Middle	92.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.11	Upper	163.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.12	Moderate	73.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.13	Middle	94.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.14	Middle	118.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0083.15	Middle	105.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.09	Upper	187.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.15	Upper	250.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.16	Upper	219.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.18	Upper	135.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.19	Middle	98.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.20	Upper	171.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.21	Upper	141.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.22	Upper	174.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.23	Upper	126.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.24	Middle	109.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.25	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.26	Upper	207.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.27	Upper	214.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.28	Upper	180.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.29	Upper	218.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.30	Middle	87.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0084.31	Upper	145.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0085.02	Upper	195.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0085.03	Moderate	74.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0085.04	Upper	135.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0086.01	Upper	162.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0086.03	Upper	153.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0086.04	Upper	177.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0087.02	Upper	131.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0087.03	Middle	115.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0087.04	Upper	127.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0088.05	Moderate	79.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0088.06	Middle	117.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0088.07	Upper	149.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0134.00	Moderate	77.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0135.00	Moderate	57.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0136.00	Moderate	76.4



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0137.00	Moderate	72.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0138.01	Moderate	69.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0138.02	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0139.00	Middle	84.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0141.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0142.00	Upper	168.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0143.00	Upper	148.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0144.00	Upper	151.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0145.00	Upper	124.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0146.01	Low	38.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0146.02	Middle	104.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0147.01	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0147.02	Upper	146.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0148.00	Moderate	67.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0149.00	Middle	118.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0150.01	Upper	122.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0150.02	Upper	140.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0151.01	Upper	172.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0151.02	Upper	215.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0151.03	Middle	110.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0152.01	Upper	176.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0152.02	Upper	130.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0153.00	Upper	176.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0154.00	Upper	136.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0155.01	Middle	100.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0155.02	Upper	137.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0156.00	Middle	110.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0157.00	Upper	146.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0158.00	Middle	90.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0159.00	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0160.00	Middle	103.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0161.00	Upper	154.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0162.00	Upper	128.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0163.00	Upper	158.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0164.01	Upper	152.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0164.02	Upper	139.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0165.01	Upper	185.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0165.02	Upper	177.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0166.00	Upper	123.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0167.00	Middle	101.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0168.00	Upper	145.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0169.00	Middle	99.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0170.00	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0171.01	Moderate	76.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0171.02	Middle	98.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.22	Low	45.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.23	Moderate	74.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.24	Moderate	61.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.25	Middle	80.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.26	Moderate	69.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0093.27	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0094.01	Middle	106.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0094.02	Middle	87.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0095.03	Middle	108.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0095.04	Upper	128.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0095.05	Moderate	66.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0095.06	Moderate	65.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0096.01	Moderate	77.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0096.02	Moderate	77.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0097.03	Upper	176.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0097.04	Upper	148.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0097.05	Moderate	64.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0097.06	Moderate	76.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.03	Middle	102.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.04	Upper	134.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.06	Middle	88.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.09	Upper	121.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.10	Middle	111.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.11	Moderate	57.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0098.12	Upper	122.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.03	Upper	131.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.04	Moderate	68.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.05	Middle	114.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.06	Middle	101.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.07	Upper	166.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.08	Moderate	72.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0099.09	Middle	87.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.10	Middle	87.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.12	Middle	91.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.13	Middle	113.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.15	Moderate	70.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.15	Upper	151.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0111.03	Moderate	59.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0111.04	Low	44.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0111.05	Upper	191.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0111.06	Middle	116.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0112.03	Low	46.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.16	Middle	104.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.17	Middle	88.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.18	Moderate	77.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.19	Middle	80.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.20	Middle	95.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.21	Moderate	72.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.22	Upper	160.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.23	Moderate	61.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.24	Low	45.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.25	Middle	93.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0100.26	Low	46.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0101.93	Upper	179.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0101.98	Upper	193.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.01	Upper	123.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.05	Moderate	59.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.07	Moderate	66.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.08	Moderate	62.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.09	Middle	91.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.11	Middle	93.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9802.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9803.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9804.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9805.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9806.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9807.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9808.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9809.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9810.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9811.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9812.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9813.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9900.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0172.00	Upper	193.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0173.00	Middle	94.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0174.01	Upper	164.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0174.02	Middle	100.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0175.00	Middle	88.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0176.00	Middle	86.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0177.00	Middle	97.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0178.00	Moderate	70.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0179.01	Upper	163.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0179.02	Upper	145.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0180.01	Upper	196.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0180.02	Upper	141.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0180.03	Upper	143.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0181.00	Middle	106.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0182.00	Upper	133.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0183.00	Middle	116.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0184.00	Middle	89.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0185.00	Upper	139.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0186.01	Upper	134.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0186.02	Middle	118.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0187.00	Upper	138.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0188.01	Upper	187.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0188.02	Middle	87.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0188.03	Middle	98.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0189.01	Upper	158.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0189.02	Middle	119.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0190.00	Upper	129.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0191.00	Middle	102.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0192.00	Upper	125.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0193.01	Middle	112.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0193.02	Middle	118.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0194.01	Upper	150.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0194.02	Middle	114.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0195.01	Upper	130.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0195.02	Upper	137.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0196.00	Upper	179.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0197.00	Upper	125.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0198.01	Upper	145.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0198.02	Upper	151.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0199.01	Middle	112.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0199.02	Middle	104.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0200.01	Middle	109.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0200.02	Upper	145.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0201.00	Upper	130.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0202.00	Moderate	69.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0203.00	Moderate	78.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	4901.00	Middle	118.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	9801.00	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0112.04	Middle	102.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0112.05	Moderate	62.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0112.06	Upper	126.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0113.01	NA	0.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0113.02	Low	40.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.05	Moderate	57.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.06	Moderate	76.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.07	Moderate	68.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.08	Moderate	50.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.09	Middle	96.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.10	Upper	138.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.11	Upper	124.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0114.12	Middle	84.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0115.00	Upper	146.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0116.01	Middle	106.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0116.02	Middle	87.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0117.01	Middle	99.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0117.02	Moderate	67.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0118.00	Middle	115.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0119.00	Middle	99.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0120.01	Middle	85.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0120.02	Moderate	55.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0121.01	Middle	108.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0121.02	Middle	85.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0121.03	Middle	86.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0121.04	Middle	111.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0121.05	Middle	108.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0122.00	Upper	162.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0123.01	Middle	95.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0123.02	Upper	130.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0124.01	Upper	133.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0124.02	Upper	219.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0124.03	Upper	173.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0125.01	Upper	227.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0125.02	Middle	93.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0126.01	Middle	105.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0126.02	Middle	111.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0127.01	Upper	157.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0127.02	Upper	171.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0128.01	Upper	124.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0128.02	Upper	172.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0129.00	Middle	93.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.12	Upper	214.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.13	Middle	80.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0102.14	Moderate	79.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0103.01	Upper	169.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0103.02	Middle	87.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0103.03	Upper	152.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0104.00	Middle	89.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0105.01	Moderate	60.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0105.02	Upper	142.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.04	Upper	175.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.08	Middle	109.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.09	Moderate	61.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.10	Upper	150.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.13	Upper	121.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.18	Upper	137.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.19	Upper	148.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.20	Upper	130.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.21	Middle	106.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.22	Middle	87.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.23	Middle	108.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.24	Upper	196.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.25	Upper	121.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0106.26	Middle	96.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0107.05	Middle	106.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0107.06	Low	43.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0107.07	Middle	93.9
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0107.08	Middle	89.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0107.09	Middle	119.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0107.10	Middle	112.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0108.03	Low	39.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0108.04	Moderate	63.2
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0108.05	Low	43.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0108.06	Moderate	56.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0109.00	Low	48.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.03	Moderate	69.3
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.08	Middle	103.1
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.09	Middle	104.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.10	Moderate	56.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.11	Middle	91.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.12	Moderate	71.6
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.13	Middle	95.4
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0110.14	Upper	136.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0130.00	Middle	99.8
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0131.00	Moderate	73.7
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0132.01	Moderate	66.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0132.02	Upper	144.5
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0133.01	Middle	100.0
12 FL	33124 Miami-Miami Beach-Kendall, FL	086 Miami-Dade County	0133.02	Middle	95.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0001.02	Middle	117.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0001.03	Upper	135.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0001.04	Middle	107.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.02	Upper	123.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.04	Middle	86.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.08	Upper	150.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0018.01	Moderate	70.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0018.02	Middle	86.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.04	Moderate	74.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.07	Moderate	73.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.09	Low	45.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.10	Moderate	56.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.11	Moderate	62.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.12	Moderate	54.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.13	Low	37.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.16	Middle	103.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.17	Moderate	64.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.18	Middle	95.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.19	Middle	105.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.20	Moderate	75.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0014.02	Low	47.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0014.03	Low	45.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0014.04	Moderate	58.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0015.00	Moderate	60.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0016.00	Moderate	57.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0017.00	Moderate	78.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.10	Upper	149.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.11	Upper	226.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.13	Moderate	77.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.14	Upper	168.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.16	Middle	98.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.17	Upper	130.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.18	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.19	Upper	132.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.20	Upper	161.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.21	Upper	124.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.22	Low	48.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0002.23	Upper	161.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0003.01	Upper	190.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0003.03	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0003.04	Middle	81.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0004.05	Upper	168.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0004.06	Upper	121.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0004.07	Upper	155.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0004.08	Upper	126.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0004.10	Upper	161.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0005.05	Middle	107.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0005.07	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0005.09	Upper	143.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0005.12	Upper	146.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0005.13	Upper	131.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0006.00	Upper	150.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0007.02	Upper	130.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0007.03	Upper	157.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0008.03	Upper	138.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0008.05	Middle	106.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0009.02	Middle	110.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0009.03	Middle	114.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0009.04	Upper	132.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0009.05	Upper	129.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0010.02	Moderate	72.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0010.03	Middle	117.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0010.04	Moderate	73.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0011.01	Middle	86.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0011.02	Upper	153.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0012.00	Middle	82.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0013.01	Moderate	63.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0013.02	Low	49.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0019.21	Moderate	74.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0020.05	Moderate	66.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0020.06	Moderate	50.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0021.00	Moderate	62.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0022.00	Low	32.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0023.00	Moderate	62.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0024.00	Low	41.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0026.00	Upper	135.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0027.01	Upper	130.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0027.02	Upper	141.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0027.03	Upper	147.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0028.00	Middle	86.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0029.00	Low	40.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0030.00	Moderate	66.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0031.01	Middle	115.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0031.02	Moderate	59.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0032.01	Moderate	77.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0032.02	Middle	95.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0033.00	Middle	101.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0034.00	Upper	139.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0035.07	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0035.12	Upper	130.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0035.13	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0035.14	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0036.00	Upper	144.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0037.00	Moderate	67.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0038.01	Moderate	77.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0038.02	Moderate	80.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0039.01	Middle	83.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0039.02	Moderate	75.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.05	Moderate	68.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.07	Moderate	52.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.08	Moderate	58.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.09	Moderate	65.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.10	Moderate	65.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.11	Moderate	66.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.12	Moderate	50.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.44	Upper	135.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.45	Middle	103.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.46	Middle	112.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.47	Upper	167.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.48	Upper	133.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.49	Upper	189.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.50	Middle	97.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.51	Middle	118.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.52	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.53	Upper	148.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.09	Upper	171.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.13	Middle	107.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.14	Middle	101.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.15	Upper	144.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.16	Middle	117.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.17	Upper	144.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.18	Middle	111.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0079.19	Middle	102.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0080.01	Low	23.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0080.02	Low	44.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0081.01	Moderate	69.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0081.02	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0082.01	Moderate	56.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0082.02	Low	32.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0082.03	Low	48.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0083.01	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0083.02	Moderate	51.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9800.00	NA	0.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9801.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9802.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9804.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9805.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9900.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	9901.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0074.07	Upper	177.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0074.10	Upper	149.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0074.12	Upper	198.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0074.14	Upper	150.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0074.20	Upper	160.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0074.21	Upper	191.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0075.01	Upper	170.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0075.04	Middle	108.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0075.05	Upper	281.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.03	Upper	169.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.04	Upper	150.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.05	Upper	185.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.10	Upper	161.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.12	Middle	114.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.13	Middle	84.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.14	Upper	121.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.15	Middle	93.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.16	Upper	147.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.19	Moderate	78.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.20	Moderate	57.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.21	Upper	157.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.22	Upper	150.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.23	Upper	124.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0076.24	Upper	147.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.05	Middle	111.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.10	Upper	139.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.16	Middle	110.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.21	Upper	158.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.23	Upper	159.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.24	Middle	118.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.25	Middle	111.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.30	Upper	185.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.31	Upper	142.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.32	Moderate	66.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.35	Upper	170.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.36	Middle	86.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.38	Middle	83.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.39	Moderate	78.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.40	Middle	103.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.41	Moderate	65.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.42	Moderate	76.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.43	Middle	109.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.46	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.47	Middle	82.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.48	Upper	185.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.49	Middle	107.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.50	Middle	84.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.51	Middle	113.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.52	Upper	161.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.54	Upper	122.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.57	Upper	150.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.58	Middle	112.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.59	Upper	156.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.63	Middle	117.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.64	Middle	118.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.66	Moderate	62.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.67	Moderate	59.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.68	Middle	107.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.69	Low	49.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.70	Upper	205.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.71	Upper	135.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.72	Upper	148.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.73	Upper	162.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.74	Upper	198.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.75	Upper	155.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.76	Upper	157.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.77	Upper	143.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.78	Upper	195.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.79	Middle	118.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0077.80	Upper	127.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.05	Upper	182.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.12	Middle	93.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.13	Middle	103.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.14	Upper	206.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.18	Upper	192.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.20	Middle	100.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.21	Middle	113.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.23	Upper	142.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.30	Upper	135.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.31	Upper	139.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.32	Moderate	58.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.33	Moderate	68.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.34	Upper	168.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.35	Upper	293.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.37	Middle	97.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.38	Middle	118.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.40	Middle	108.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.41	Middle	103.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.42	Middle	115.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0078.43	Moderate	79.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.07	Moderate	78.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.08	Upper	204.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.09	Moderate	78.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.10	Middle	82.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.11	Middle	88.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.12	Moderate	76.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0061.00	Moderate	52.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0062.01	Moderate	73.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0062.02	Middle	101.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0062.03	Moderate	64.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0063.01	Middle	101.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0063.02	Upper	148.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0064.01	Upper	160.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0064.02	Upper	145.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0065.01	Moderate	61.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0065.02	Middle	102.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0066.02	Upper	139.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0066.04	Middle	98.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0066.06	Upper	125.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0066.07	Middle	101.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0067.00	Moderate	76.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0068.01	Moderate	67.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0068.02	Moderate	53.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.06	Middle	113.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.07	Upper	150.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.08	Moderate	75.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.09	Middle	101.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.10	Moderate	57.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.11	Moderate	55.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0069.12	Upper	132.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.05	Upper	313.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.06	Upper	139.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.07	Upper	248.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.08	Upper	166.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.09	Upper	231.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.10	Upper	141.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.11	Upper	214.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.12	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0070.13	Upper	124.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0071.00	NA	0.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0072.02	Middle	111.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0072.04	Middle	85.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0072.05	Upper	133.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0072.06	Upper	136.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0072.07	Middle	83.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0072.08	Moderate	63.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0073.01	Upper	128.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0073.02	Middle	81.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0040.13	Moderate	75.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0041.01	Moderate	71.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0041.02	Moderate	61.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0042.03	Moderate	66.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0042.04	Moderate	64.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0042.05	Middle	96.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0042.06	Middle	81.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0042.07	Low	46.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0043.00	Upper	128.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0044.01	Middle	93.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0044.02	Low	46.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0045.00	Low	44.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0046.01	Moderate	79.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0046.02	Moderate	58.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0047.02	Moderate	63.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0047.04	Moderate	51.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0047.05	Moderate	58.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0047.06	Moderate	65.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.10	Moderate	59.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.13	Middle	88.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.15	Middle	87.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.16	Moderate	79.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.17	Moderate	53.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.18	Low	47.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.19	Moderate	53.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.20	Moderate	79.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.21	Moderate	68.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.22	Middle	84.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0048.23	Middle	108.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0049.02	Upper	167.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0049.03	Low	49.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0049.04	Moderate	74.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0050.00	Middle	104.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0051.01	Low	41.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0051.02	Moderate	51.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0052.02	Low	41.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0052.03	Low	42.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0052.04	Moderate	67.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0053.00	Middle	114.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0054.11	Upper	202.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0054.12	Upper	165.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0054.13	Upper	203.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0055.01	Middle	102.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0055.02	Middle	80.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0056.01	Moderate	52.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0056.02	Middle	96.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0057.02	Moderate	73.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0057.03	Low	40.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0057.04	Low	47.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.07	Moderate	75.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.10	Moderate	67.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.11	Middle	89.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.12	Middle	86.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.13	Middle	88.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.14	Moderate	57.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.15	Moderate	65.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.18	Moderate	70.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.19	Middle	111.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.20	Middle	88.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0058.21	Moderate	77.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.16	Middle	114.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.17	Middle	119.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.18	Upper	120.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.21	Middle	116.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.22	Middle	88.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.23	Moderate	78.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.26	Middle	94.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.30	Middle	90.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.31	Middle	86.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.33	Moderate	60.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.34	Upper	136.3
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.36	Moderate	58.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.37	Upper	306.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.38	Middle	95.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.39	Moderate	67.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.40	Middle	80.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.42	Upper	248.6
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.43	Moderate	58.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.44	Low	48.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.45	Middle	89.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.46	Upper	138.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.47	Middle	112.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.49	Upper	128.9
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.50	Upper	141.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.51	Moderate	79.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.52	Middle	102.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.53	Middle	85.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.54	Middle	104.5
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.55	Middle	118.4
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.57	Middle	89.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.58	Middle	88.0
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.59	Middle	89.1
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.60	Middle	112.7
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0059.61	Upper	139.8
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.05	Middle	95.2
12 FL	48424 West Palm Beach-Boca Raton-Delray Beach, FL	099 Palm Beach County	0060.06	Moderate	69.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6809.00	Low	24.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6810.00	Low	35.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6811.00	Low	20.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6812.00	Low	25.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6813.00	Low	24.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6814.00	Low	45.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6903.00	Low	34.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6904.00	Low	30.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6905.00	Low	39.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6909.00	Moderate	64.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6910.00	Moderate	75.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6911.00	Low	27.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6912.00	Low	31.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6913.00	Moderate	53.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6914.00	Low	39.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6915.00	Low	21.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7001.00	Middle	82.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7002.00	Middle	90.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7003.01	Moderate	72.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7003.02	Middle	97.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7004.01	Middle	97.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7004.02	Moderate	71.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7005.01	Middle	83.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7005.02	Middle	111.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7101.00	Low	36.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7102.00	Low	46.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7103.00	Low	46.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7104.00	Moderate	57.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7105.00	Low	44.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7106.00	Moderate	52.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7107.00	Moderate	54.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7108.00	Low	24.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7109.00	Low	38.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7110.00	Low	43.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7111.00	Moderate	67.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7112.00	Middle	81.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7113.00	Moderate	60.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7114.00	Low	46.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7115.00	Moderate	50.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7201.00	Upper	179.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.09	Middle	98.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.10	Moderate	68.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.11	Moderate	67.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.12	Upper	138.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.13	Middle	102.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.14	Upper	161.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.03	Middle	98.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.06	Upper	165.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.07	Upper	121.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.08	Upper	135.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.09	Upper	172.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.10	Middle	95.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8046.11	Middle	113.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.01	Middle	100.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.05	Middle	90.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.06	Upper	127.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.09	Middle	90.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.10	Upper	121.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.11	Middle	86.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.12	Middle	104.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.13	Middle	101.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.14	Middle	100.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.15	Low	48.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8047.16	Middle	109.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.03	Middle	90.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.04	Middle	99.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.05	Middle	108.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.06	Middle	87.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.07	Middle	99.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.08	Upper	136.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.09	Upper	121.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8048.10	Middle	90.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8049.01	Upper	140.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8049.02	Middle	118.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8050.01	Upper	140.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8050.02	Moderate	69.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.05	Moderate	78.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.06	Middle	111.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.07	Middle	91.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.08	Middle	82.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.09	Middle	103.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.10	Middle	106.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.11	Middle	87.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8051.12	Middle	95.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8052.01	Middle	115.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8052.02	Upper	127.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8053.01	Middle	103.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8053.02	Middle	102.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.17	Upper	139.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8031.00	Upper	165.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8032.00	Upper	138.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8033.00	Upper	162.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8034.00	Upper	145.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8035.00	Upper	167.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.03	Upper	207.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.04	Middle	98.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.05	Middle	116.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.07	Upper	128.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.08	Upper	156.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.11	Moderate	75.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.12	Moderate	58.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.13	Moderate	70.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.14	Moderate	52.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.15	Upper	126.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8036.16	Middle	105.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8037.01	Upper	145.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8037.02	Upper	142.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8038.00	Upper	121.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8039.01	Middle	107.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8039.02	Middle	104.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8040.00	Middle	104.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8041.02	Upper	161.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8041.04	Upper	145.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8041.05	Upper	150.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8041.06	Upper	135.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8041.08	Middle	109.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8041.09	Upper	177.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8042.02	Upper	175.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8042.03	Upper	182.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8042.04	Upper	167.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.05	Middle	97.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.06	Middle	105.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.08	Moderate	73.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.09	Middle	107.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.12	Upper	149.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.13	Middle	117.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.14	Upper	140.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.15	Middle	103.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8043.16	Middle	114.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8044.03	Middle	99.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8044.04	Middle	88.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8044.05	Moderate	76.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8044.06	Middle	84.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.05	Moderate	72.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.06	Upper	129.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8045.08	Moderate	71.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8121.00	Upper	137.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8122.00	Upper	255.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8123.01	Upper	122.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8123.02	Upper	189.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8124.00	Upper	264.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8125.00	Upper	143.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8126.00	Middle	119.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8127.00	Upper	152.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8128.01	Middle	102.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8128.02	Middle	102.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8129.00	Upper	171.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8130.00	Upper	153.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8131.00	Upper	122.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8132.00	Upper	177.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8133.01	Low	41.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8133.02	Low	43.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8134.00	Moderate	55.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8135.00	Moderate	70.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8136.00	Moderate	66.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8137.01	Moderate	61.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8137.02	Moderate	75.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8138.01	Low	43.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8138.02	Moderate	60.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8139.00	Moderate	62.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8140.00	Moderate	76.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8141.00	Low	48.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8142.00	Moderate	59.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8143.00	Moderate	57.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8144.00	Moderate	65.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8145.00	Middle	83.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8146.00	Moderate	71.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8147.00	Middle	86.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8148.00	Moderate	65.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8149.00	Moderate	58.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8150.00	Moderate	75.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8151.00	Middle	92.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8152.00	Moderate	67.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8153.00	Middle	93.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8154.00	Middle	85.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8155.00	Middle	86.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8156.00	Middle	86.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8157.01	Upper	162.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8157.02	Upper	142.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8158.00	Middle	110.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8159.00	Middle	109.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8160.00	Upper	142.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8161.00	Middle	93.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8162.00	Middle	86.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8381.00	Upper	173.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8382.00	Upper	192.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8383.00	Upper	166.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8386.00	Low	25.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8387.00	Low	33.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8388.00	Low	40.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8390.00	Upper	139.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8391.00	Upper	166.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8392.00	Moderate	63.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8395.00	Upper	121.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8396.00	Moderate	64.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8397.00	Middle	105.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8398.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8399.00	Middle	100.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8400.00	Middle	116.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8401.00	Moderate	62.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8402.00	Moderate	68.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8403.00	Moderate	75.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8404.00	Moderate	67.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8407.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8408.00	Low	44.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8410.00	Upper	126.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8411.00	Moderate	65.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8412.00	Moderate	59.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8413.00	Moderate	56.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8415.00	Low	34.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8417.00	Low	23.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8418.00	Low	46.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8419.00	Upper	135.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8420.00	Upper	188.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8421.00	Low	42.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8422.00	Upper	155.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8423.00	Upper	194.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8424.00	Moderate	57.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8425.00	Low	21.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8426.00	Middle	85.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8428.00	Low	36.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8429.00	Low	28.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8430.00	Low	32.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8431.00	Low	44.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8432.00	Moderate	52.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8433.00	Moderate	65.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8434.00	Low	37.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8435.00	Low	29.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8436.00	Moderate	78.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8437.00	Upper	218.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8438.00	Moderate	53.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8439.00	Middle	89.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8237.03	Moderate	66.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8237.04	Middle	100.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8237.05	Moderate	75.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8238.01	Upper	142.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8238.03	Middle	110.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8238.05	Moderate	78.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8238.06	Moderate	74.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8239.01	Upper	130.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8239.03	Upper	122.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8239.04	Upper	125.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8240.03	Upper	126.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8240.04	Upper	131.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8240.05	Upper	157.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8240.06	Upper	160.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.05	Upper	124.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.06	Middle	111.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.07	Middle	101.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.13	Upper	123.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.14	Upper	151.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.15	Middle	96.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.16	Middle	83.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.19	Middle	118.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.21	Middle	92.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.22	Upper	121.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.23	Middle	102.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.24	Middle	88.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.25	Middle	117.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.26	Upper	164.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.27	Upper	135.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.28	Middle	93.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8241.29	Upper	128.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8243.00	Moderate	63.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8244.00	Moderate	68.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8245.03	Middle	90.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8245.05	Moderate	69.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8245.07	Moderate	75.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8245.08	Middle	89.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8245.09	Middle	118.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8246.01	Middle	92.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8246.02	Middle	114.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8247.01	Middle	100.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8247.02	Middle	85.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8248.00	Moderate	66.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8249.00	Low	44.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8250.00	Middle	82.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8252.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8253.02	Middle	104.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8253.03	Middle	86.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8175.00	Middle	80.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8176.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8177.00	Middle	90.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8179.00	Middle	89.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8180.00	Moderate	77.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8181.00	Upper	127.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8182.00	Middle	116.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8183.00	Middle	82.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8184.01	Middle	86.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8184.02	Middle	108.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8185.00	Upper	128.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8186.00	Upper	124.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8187.00	Upper	146.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8188.00	Upper	133.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8189.00	Upper	125.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8190.00	Upper	186.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8191.00	Middle	80.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8192.00	Middle	91.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8193.00	Middle	99.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8194.00	Middle	89.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8195.00	Upper	133.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8196.00	Upper	235.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8197.00	Upper	172.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8198.01	Upper	205.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8198.02	Upper	206.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8199.00	Upper	216.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8200.00	Upper	261.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8201.01	Upper	150.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8201.03	Middle	97.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8201.04	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8202.02	Moderate	73.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8202.03	Upper	174.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8202.04	Upper	132.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8203.00	Moderate	59.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8285.03	Low	49.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8285.04	Low	49.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8285.05	Middle	97.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8285.07	Middle	96.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8285.08	Moderate	62.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8286.01	Middle	99.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8286.02	Middle	112.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8287.01	Middle	92.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8287.02	Moderate	66.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8288.01	Middle	111.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8288.02	Moderate	78.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8289.00	Moderate	64.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8290.00	Low	38.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8291.00	Low	46.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8292.00	Moderate	61.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8293.01	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8293.02	Low	44.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8294.01	Low	34.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8294.02	Moderate	66.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8295.00	Moderate	50.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8296.00	Middle	90.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8297.00	Moderate	55.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8298.00	Upper	129.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8299.02	Middle	96.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8299.03	Middle	86.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8299.04	Middle	111.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.01	Moderate	76.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.03	Upper	147.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.04	Upper	130.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.05	Upper	138.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.06	Moderate	78.7

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.07	Moderate	67.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8300.08	Middle	109.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8301.00	Middle	97.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8302.01	Middle	86.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8302.02	Middle	92.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8303.00	Moderate	61.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8304.00	Moderate	66.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8305.00	Low	45.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8306.00	Moderate	65.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8307.00	Middle	93.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8308.00	Upper	129.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8086.00	Upper	206.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8087.02	Upper	219.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8088.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8089.00	Upper	206.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8090.00	Upper	251.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8091.00	Upper	160.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8092.00	Moderate	57.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8093.00	Upper	185.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8094.01	Upper	150.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8094.02	Upper	124.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8095.00	Upper	136.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8096.00	Upper	122.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8097.00	Upper	132.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8098.00	Upper	151.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8099.00	Upper	187.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8100.00	Upper	171.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8101.00	Middle	117.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8102.00	Moderate	71.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8103.01	Middle	97.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8103.02	Upper	152.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8104.00	Upper	155.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8105.01	Middle	92.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8105.02	Middle	101.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8106.00	Middle	82.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8107.01	Moderate	67.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8107.02	Middle	96.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8108.00	Middle	91.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8109.00	Middle	81.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8110.00	Upper	144.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8111.00	Moderate	75.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8112.00	Middle	88.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8113.01	Middle	82.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8113.02	Low	48.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8114.01	Middle	92.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8114.02	Middle	98.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8115.00	Middle	93.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8116.00	Moderate	70.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8117.01	Moderate	74.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8117.02	Moderate	70.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8118.00	Middle	87.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8119.00	Upper	191.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8120.00	Upper	210.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8309.00	Upper	124.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8310.00	Upper	237.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8311.00	Middle	90.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8312.00	Low	48.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8313.00	Moderate	58.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8314.00	Low	36.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3902.00	Middle	113.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3903.00	Low	46.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3904.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3905.00	Moderate	75.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3906.00	Upper	176.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3907.00	Upper	124.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4003.00	Low	38.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4004.00	Low	39.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4005.00	Low	31.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4008.00	Low	21.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4101.00	Middle	110.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4102.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4105.00	Upper	123.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4106.00	Upper	134.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4107.00	Middle	93.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4108.00	Middle	85.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4109.00	Upper	144.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4110.00	Middle	101.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4111.00	Upper	171.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4112.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4201.00	Low	30.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4202.00	Moderate	75.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4203.00	Moderate	50.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4204.00	Low	33.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4205.00	Low	38.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4206.00	Low	35.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4207.00	Low	31.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4208.00	Moderate	59.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4212.00	Low	47.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4301.01	Low	37.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4301.02	Moderate	53.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4302.00	Low	37.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4303.00	Low	27.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4304.00	Moderate	51.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4305.00	Low	22.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4306.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4307.00	Low	44.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4308.00	Moderate	74.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4309.00	Moderate	67.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4312.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4313.01	Low	41.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4313.02	Low	38.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4314.00	Low	36.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4401.01	Low	27.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4401.02	Moderate	62.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4402.01	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4402.02	Moderate	58.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4403.00	Middle	97.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8011.00	Upper	223.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8012.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8013.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8014.00	Upper	156.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8015.00	Upper	163.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8016.01	Upper	159.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8016.03	Moderate	55.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8016.05	Upper	184.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8016.06	Upper	186.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8016.07	Upper	153.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8016.08	Upper	155.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8017.01	Upper	227.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8017.02	Upper	190.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8018.00	Upper	242.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8019.01	Upper	124.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8019.02	Upper	180.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8020.02	Upper	156.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8020.03	Upper	137.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8020.04	Low	49.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8021.00	Upper	175.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8022.00	Upper	172.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8023.00	Upper	210.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8024.02	Middle	89.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8024.03	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8024.04	Moderate	65.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8025.03	Middle	116.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8025.04	Middle	93.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8025.05	Moderate	66.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8025.06	Middle	107.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8026.05	Upper	123.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8026.07	Upper	141.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8026.08	Middle	96.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8026.09	Moderate	71.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8026.10	Upper	134.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8027.01	Middle	114.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8027.02	Upper	137.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8028.01	Upper	140.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8028.02	Upper	135.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8029.00	Upper	185.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.05	Upper	144.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.07	Middle	114.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.08	Upper	155.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.10	Upper	142.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.12	Middle	94.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.13	Upper	149.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.14	Middle	85.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.15	Upper	124.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8030.16	Upper	122.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1913.01	Middle	92.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1913.02	Moderate	60.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2001.00	Middle	92.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2002.00	Moderate	67.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2003.00	Middle	101.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2004.01	Moderate	62.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2004.02	Moderate	60.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2101.00	Middle	102.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2104.00	Low	48.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2105.01	Moderate	58.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2105.02	Moderate	70.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2106.01	Middle	90.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2106.02	Middle	88.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2107.00	Middle	85.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2108.00	Moderate	69.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2109.00	Middle	98.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2203.00	Upper	131.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2204.00	Upper	135.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2205.00	Middle	109.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2206.01	Middle	108.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2206.02	Middle	94.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2207.01	Moderate	73.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2207.02	Moderate	71.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2209.01	Moderate	50.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2209.02	Moderate	68.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2210.00	Middle	94.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2211.00	Middle	94.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2212.00	Upper	129.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2213.00	Middle	103.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2214.00	Upper	165.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2215.00	Middle	98.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2216.00	Upper	193.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2222.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2225.00	Middle	106.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8204.00	Moderate	50.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8205.01	Middle	82.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8205.02	Moderate	71.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8206.03	Middle	90.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8206.04	Moderate	54.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8206.05	Moderate	55.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8446.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8447.00	Moderate	61.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	9800.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	9801.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	9900.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8206.06	Middle	109.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8207.00	Middle	95.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8208.00	Middle	82.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8209.01	Moderate	68.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8209.02	Middle	107.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8210.01	Moderate	66.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8210.02	Moderate	78.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8211.01	Middle	87.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8211.02	Middle	82.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8212.00	Moderate	74.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8213.00	Moderate	59.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8214.01	Moderate	52.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8214.02	Middle	82.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8215.00	Low	45.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8216.00	Middle	99.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8217.00	Middle	104.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8218.00	Middle	110.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8219.00	Middle	101.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8220.00	Moderate	68.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8221.01	Middle	88.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8221.02	Middle	88.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8222.00	Middle	102.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8223.01	Middle	104.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8223.02	Middle	99.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8224.00	Moderate	62.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8225.00	Middle	82.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8226.01	Middle	111.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8226.02	Middle	109.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8227.01	Middle	86.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8227.02	Middle	83.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8228.01	Upper	129.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8228.02	Middle	109.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8229.00	Middle	91.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8230.01	Moderate	69.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8230.02	Moderate	79.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8231.01	Moderate	68.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8231.02	Middle	84.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8232.00	Middle	87.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8233.02	Moderate	66.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8233.03	Middle	92.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8233.04	Moderate	68.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8234.00	Moderate	60.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8235.00	Moderate	72.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8236.02	Middle	80.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8236.03	Moderate	66.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8236.04	Upper	121.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8236.05	Middle	107.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8237.02	Middle	90.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3007.00	Low	44.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3008.00	Low	29.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3009.00	Low	36.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3011.00	Moderate	57.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3012.00	Low	36.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3016.00	Low	28.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3017.01	Moderate	50.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3017.02	Low	45.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3018.01	Low	45.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3018.02	Low	45.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3018.03	Moderate	51.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3102.00	Middle	104.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3103.00	Moderate	59.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3104.00	Upper	135.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3105.00	Moderate	62.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3106.00	Middle	98.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3107.00	Low	42.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3108.00	Moderate	71.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3109.00	Low	45.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3201.01	Upper	198.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3201.02	Upper	249.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3204.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3206.00	Upper	196.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3301.01	Upper	220.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3301.02	Upper	196.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3301.03	Upper	142.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3302.00	Upper	196.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3403.00	Low	46.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3404.00	Moderate	74.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3405.00	Low	26.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3406.00	Low	18.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3501.00	Moderate	61.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3504.00	Low	25.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3510.00	Moderate	62.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3511.00	Low	15.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3514.00	Low	20.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3515.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3602.00	Low	42.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3801.00	Upper	129.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3802.00	Moderate	62.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3806.00	Moderate	54.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3812.00	Middle	92.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3814.00	Low	29.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3815.00	Low	22.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3817.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3818.00	Middle	86.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3819.00	Moderate	56.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3901.00	Upper	139.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4406.00	Moderate	73.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4407.00	Middle	86.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4408.00	Low	34.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4409.00	Moderate	75.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4503.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4601.00	Low	45.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4602.00	Low	34.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4603.01	Low	43.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4603.02	Low	47.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4604.00	Moderate	59.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4605.00	Middle	101.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0319.00	Upper	159.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0321.00	Middle	109.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0401.00	Upper	143.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0402.01	Middle	100.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0402.02	Moderate	56.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0403.00	Middle	89.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0404.01	Middle	118.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0404.02	Upper	157.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0406.00	Upper	145.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0407.00	Upper	162.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0408.00	Upper	123.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0409.00	Upper	189.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0501.00	Upper	202.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0502.00	Upper	196.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0503.00	Upper	185.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0505.00	Upper	230.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0506.00	Upper	242.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0507.00	Upper	211.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0508.00	Upper	227.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0509.00	Upper	178.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0510.00	Upper	183.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0511.00	Upper	193.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0512.00	Upper	190.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0513.00	Upper	225.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0514.00	Upper	203.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0601.00	Upper	181.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0602.00	Upper	218.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0603.00	Upper	197.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0604.00	Upper	221.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0605.00	Upper	208.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0608.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0609.00	Upper	157.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0610.00	Upper	207.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0611.00	Upper	143.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0612.00	Upper	165.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0615.00	Upper	209.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0618.00	Upper	129.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0619.01	Upper	128.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0619.02	Upper	121.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0620.00	Upper	153.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0621.00	Upper	200.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0622.00	Upper	221.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0623.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0624.00	Upper	244.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0625.00	Upper	220.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0626.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0627.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0628.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0629.00	Upper	206.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0630.00	Upper	202.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0631.00	Upper	164.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0632.00	Upper	189.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0633.01	Upper	131.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0633.02	Upper	147.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0633.03	Upper	172.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0634.00	Upper	206.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0701.01	Upper	137.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0701.02	Upper	236.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0701.03	Moderate	76.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0702.00	Upper	199.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0703.00	Upper	269.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0704.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0705.00	Upper	268.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0706.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0707.00	Upper	229.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0710.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0711.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0712.00	Upper	141.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0713.00	Upper	171.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0714.00	Upper	231.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0715.00	Upper	209.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0716.00	Upper	237.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0717.00	Upper	257.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0718.00	Upper	233.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0801.00	Upper	217.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0802.01	Upper	180.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0802.02	Upper	267.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0803.00	Upper	215.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0804.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0810.00	Upper	156.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0811.00	Upper	156.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0812.01	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0812.02	Upper	269.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0813.00	Upper	243.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0814.01	Upper	245.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0814.02	Upper	250.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0814.03	Upper	201.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0815.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0816.00	Upper	172.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0817.00	Upper	181.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1605.02	Middle	89.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1606.01	Middle	110.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1606.02	Moderate	75.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1607.00	Middle	92.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1608.00	Moderate	69.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1609.00	Upper	127.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1610.00	Upper	142.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1611.00	Upper	150.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1612.00	Moderate	64.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1613.00	Moderate	68.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1701.00	Moderate	73.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1702.00	Middle	91.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1703.00	Middle	100.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1704.00	Middle	96.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1705.00	Middle	115.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1706.00	Middle	92.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1707.00	Middle	85.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1708.00	Moderate	77.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1709.00	Middle	82.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1710.00	Middle	113.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1711.00	Middle	101.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1801.00	Middle	82.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1901.00	Middle	85.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1902.00	Moderate	76.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1903.00	Middle	93.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1904.01	Moderate	69.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1904.02	Moderate	77.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1906.01	Moderate	63.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1906.02	Moderate	72.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1907.01	Middle	81.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1907.02	Moderate	52.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1908.00	Moderate	69.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1909.00	Middle	86.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1910.00	Middle	94.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1911.00	Moderate	57.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1912.00	Moderate	57.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0818.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0819.00	Upper	179.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0901.00	Upper	162.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0902.00	Upper	170.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0903.00	Upper	123.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1001.00	Middle	98.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1002.00	Upper	140.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1003.00	Upper	120.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1004.00	Upper	142.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1005.00	Upper	130.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1006.00	Middle	91.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1007.00	Upper	122.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1101.00	Middle	111.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1102.00	Middle	102.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1103.00	Middle	104.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1104.00	Middle	80.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1105.01	Upper	125.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1105.02	Middle	108.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1201.00	Upper	170.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1202.00	Upper	162.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1203.00	Upper	179.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1204.00	Upper	125.7

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1301.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1302.00	Middle	91.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1303.00	Moderate	74.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1401.00	Moderate	56.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1402.00	Moderate	64.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1403.01	Moderate	66.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1403.02	Middle	108.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1404.00	Middle	109.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1405.00	Middle	81.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1406.01	Middle	86.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1406.02	Low	49.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1407.01	Moderate	78.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1407.02	Moderate	61.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1408.00	Middle	116.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1502.00	Middle	100.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1503.00	Middle	97.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1504.01	Middle	90.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1504.02	Middle	109.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1505.01	Middle	112.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1505.02	Middle	103.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1506.00	Middle	90.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1507.00	Middle	92.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1508.00	Middle	84.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1510.01	Middle	98.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1510.02	Middle	80.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1511.00	Moderate	74.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1512.00	Middle	88.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1601.00	Middle	93.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1602.00	Upper	179.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1603.00	Middle	96.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1604.00	Middle	92.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	1605.01	Moderate	68.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0101.00	Middle	85.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0102.01	Moderate	54.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0102.02	Moderate	51.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4608.00	Low	31.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4610.00	Moderate	57.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4701.00	Middle	80.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4801.00	Middle	89.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4802.00	Moderate	65.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4803.00	Moderate	62.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4804.00	Upper	154.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4805.00	Middle	89.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0103.00	Middle	82.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0104.00	Middle	101.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0105.01	Moderate	60.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0105.02	Moderate	65.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0105.03	Moderate	51.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0106.00	Middle	109.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0107.01	Moderate	67.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0107.02	Moderate	71.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0201.00	Moderate	55.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0202.00	Middle	109.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0203.01	Moderate	77.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0203.02	Upper	128.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0204.00	Middle	95.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0205.00	Moderate	50.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0206.01	Moderate	63.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0206.02	Moderate	68.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0207.01	Upper	125.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0207.02	Moderate	67.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0208.01	Moderate	72.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0208.02	Moderate	56.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0209.01	Low	46.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0209.02	Low	46.7

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0301.01	Moderate	62.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0301.02	Moderate	66.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0301.03	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0301.04	Middle	81.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0302.00	Middle	103.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0303.00	Moderate	71.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0304.00	Middle	81.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0305.00	Upper	129.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0306.01	Moderate	50.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0306.03	Low	43.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0306.04	Middle	91.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0307.01	Moderate	72.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0307.02	Middle	113.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0307.03	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0307.06	Moderate	76.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0308.00	Upper	152.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0309.00	Upper	156.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0310.00	Upper	126.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0311.00	Middle	118.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0312.00	Low	41.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0313.00	Middle	90.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0314.00	Middle	119.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0315.01	Low	47.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0315.02	Low	41.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0317.00	Upper	154.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	0318.00	Upper	141.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4902.00	Moderate	74.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4905.00	Moderate	72.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4906.00	Low	47.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4907.00	Moderate	62.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4908.00	Moderate	51.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4909.01	Low	46.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4909.02	Middle	81.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4910.00	Low	49.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4911.00	Moderate	73.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4912.00	Moderate	56.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4913.00	Low	40.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	4914.00	Low	39.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5001.00	Moderate	72.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5002.00	Low	37.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5003.00	Moderate	53.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5101.00	Low	45.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5102.00	Moderate	56.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5103.00	Low	29.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5201.00	Moderate	60.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5202.00	Low	48.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5203.00	Low	49.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5204.00	Low	47.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5205.00	Moderate	72.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5206.00	Middle	85.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5301.00	Low	40.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5302.00	Moderate	56.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5303.00	Moderate	53.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5304.00	Middle	83.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5305.01	Moderate	55.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5305.02	Moderate	69.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5305.03	Moderate	63.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5306.00	Moderate	52.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5401.01	Low	22.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5401.02	Low	32.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5501.00	Moderate	72.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5502.00	Middle	80.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5601.00	Middle	81.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5602.00	Moderate	77.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5603.00	Moderate	75.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5604.00	Moderate	73.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5607.00	Middle	84.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5608.00	Middle	103.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5609.00	Upper	127.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5610.00	Upper	137.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5611.00	Middle	107.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5701.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5702.00	Middle	82.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5703.00	Moderate	65.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5704.00	Middle	81.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5705.00	Low	49.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5801.00	Moderate	55.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5802.00	Low	45.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5803.00	Moderate	71.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5804.00	Moderate	62.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5805.01	Low	45.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5805.02	Low	45.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5806.00	Moderate	60.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5807.00	Moderate	50.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5808.00	Moderate	60.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5905.00	Middle	85.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5906.00	Moderate	61.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	5907.00	Middle	96.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6004.00	Middle	82.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6006.00	Low	49.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6007.00	Low	42.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6009.00	Moderate	77.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6103.00	Low	34.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6104.00	Low	47.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6108.00	Middle	84.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6112.00	Low	32.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6113.00	Low	44.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6114.00	Low	45.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6115.00	Low	38.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6116.00	Low	42.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6117.00	Low	25.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6118.00	Moderate	76.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6119.00	Low	49.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6120.00	Moderate	62.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6121.00	Low	41.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6122.00	Low	35.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6201.00	Moderate	70.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6202.00	Moderate	79.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6203.00	Moderate	66.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6204.00	Moderate	75.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6303.00	Moderate	61.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6304.00	Low	38.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6305.00	Low	47.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6306.00	Moderate	50.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6308.00	Moderate	60.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6309.00	Moderate	53.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6401.00	Moderate	59.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6403.00	Moderate	71.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6404.00	Middle	101.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6405.00	Middle	88.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6406.00	Moderate	61.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6407.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6408.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6501.00	Moderate	54.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6502.00	Middle	88.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6503.01	Moderate	73.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6503.02	Moderate	53.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6504.00	Moderate	62.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6505.00	Middle	86.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6603.01	Low	28.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6603.02	Low	40.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6604.00	Moderate	51.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6605.00	Low	49.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6606.00	Low	39.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6607.00	Low	28.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6608.00	Low	46.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6609.00	Low	47.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6610.00	Low	47.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6611.00	Moderate	59.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6701.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6702.00	Low	37.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6703.00	Low	37.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6704.00	Low	39.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6705.00	Moderate	63.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6706.00	Low	34.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6707.00	Low	44.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6708.00	Low	30.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6709.00	Low	35.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6711.00	Low	38.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6712.00	Moderate	58.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6713.00	Low	36.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6714.00	Low	25.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6715.00	Moderate	56.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6716.00	Low	41.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6718.00	Low	46.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6719.00	Moderate	54.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6720.00	Moderate	59.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6805.00	Low	41.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	6806.00	Low	49.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8054.01	Upper	125.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8054.02	Middle	114.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8055.01	Upper	159.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8055.02	Upper	192.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8056.00	Upper	173.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8057.01	Upper	178.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8057.02	Upper	164.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8058.01	Upper	143.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8058.02	Upper	139.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8059.01	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8059.02	Upper	136.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8060.01	Moderate	75.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8060.02	Moderate	64.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8060.04	Middle	81.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8060.05	Middle	96.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8060.06	Middle	100.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8061.02	Upper	125.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8061.03	Middle	107.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8061.04	Moderate	67.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8062.01	Moderate	68.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8062.02	Middle	80.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8063.00	Middle	110.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8064.00	Upper	126.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8065.01	Moderate	57.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8065.02	Middle	83.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8066.00	Middle	107.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8067.00	Upper	155.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8068.01	Moderate	79.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8068.02	Middle	82.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8069.00	Middle	92.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8070.00	Moderate	77.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8071.00	Upper	135.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8072.00	Middle	110.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8073.00	Moderate	72.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8074.00	Middle	102.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8075.00	Upper	128.7



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8076.00	Middle	97.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8077.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8078.00	Upper	149.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8079.00	Upper	147.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8080.01	Middle	114.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8080.02	Middle	83.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8081.00	Moderate	78.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8082.00	Middle	94.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8083.01	Middle	119.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8083.02	Middle	116.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8084.00	Upper	133.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8085.00	Upper	123.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8253.04	Middle	104.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8254.00	Upper	120.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8255.01	Moderate	74.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8255.03	Moderate	64.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8255.04	Middle	88.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8255.05	Moderate	72.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8256.00	Moderate	53.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8257.00	Moderate	50.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8258.01	Moderate	56.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8258.02	Moderate	64.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8258.03	Moderate	76.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8259.00	Moderate	58.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8260.00	Moderate	54.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8261.00	Moderate	60.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8262.01	Middle	82.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8262.02	Low	44.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8263.01	Moderate	66.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8263.03	Moderate	58.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8263.04	Low	39.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8264.01	Moderate	66.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8264.02	Moderate	63.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8265.00	Low	49.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8266.00	Low	41.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8267.00	Moderate	54.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8268.00	Low	48.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8269.01	Low	25.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8269.02	Low	37.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8270.00	Low	46.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8271.00	Moderate	54.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8272.00	Middle	83.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8273.00	Low	35.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8274.00	Moderate	54.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8275.00	Moderate	58.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8276.00	Low	44.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8277.00	Moderate	68.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8278.01	Moderate	72.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8278.02	Middle	98.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8278.04	Middle	102.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8278.05	Middle	117.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8279.01	Middle	113.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8279.02	Moderate	66.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8280.00	Middle	81.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8281.00	Moderate	58.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8282.01	Middle	85.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8282.02	Middle	113.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8283.00	Middle	86.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8284.01	Middle	89.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8284.02	Moderate	74.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7202.00	Middle	112.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7203.00	Upper	163.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7204.00	Middle	115.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7205.00	Upper	171.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7206.00	Upper	153.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7207.00	Upper	122.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7301.00	Moderate	65.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7302.01	Moderate	68.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7302.02	Middle	93.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7303.00	Moderate	55.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7304.00	Middle	109.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7305.00	Moderate	70.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7306.00	Moderate	56.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7307.00	Moderate	59.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7401.00	Upper	122.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7402.00	Upper	146.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7403.00	Upper	153.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7404.00	Upper	130.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7501.00	Moderate	79.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7502.00	Middle	113.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7503.00	Upper	129.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7504.00	Upper	138.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7505.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7506.00	Moderate	60.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7608.01	Middle	88.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7608.02	Middle	92.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7608.03	Moderate	71.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7702.01	Middle	93.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7702.02	Middle	97.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7703.00	Middle	97.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7704.00	Middle	107.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7705.00	Low	42.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7706.01	Middle	117.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7706.02	Middle	81.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7707.00	Middle	85.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7708.00	Middle	84.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7709.01	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	7709.02	Middle	88.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8001.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8002.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8003.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8004.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8005.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8006.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8007.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8008.00	Upper	137.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8009.00	Upper	134.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8010.00	Upper	172.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8163.00	Moderate	68.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8164.01	Moderate	64.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8164.02	Moderate	56.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8165.00	Low	48.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8166.00	Low	48.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8167.00	Moderate	66.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8168.00	Moderate	77.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8169.00	Middle	85.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8170.00	Moderate	77.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8171.01	Moderate	60.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8171.02	Moderate	79.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8172.00	Moderate	66.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8173.00	Moderate	61.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8174.00	Moderate	70.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2303.00	Moderate	50.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2304.00	Moderate	60.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2305.00	Low	43.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2306.00	Low	47.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2307.00	Low	48.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2308.00	Moderate	60.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2309.00	Moderate	58.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2311.00	Middle	81.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2312.00	Low	38.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2315.00	Low	43.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2402.00	Upper	216.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2403.00	Upper	193.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2405.00	Upper	243.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2406.00	Upper	180.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2407.00	Middle	107.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2408.00	Upper	124.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2409.00	Middle	90.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2410.00	Moderate	72.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2411.00	Middle	99.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2412.00	Upper	147.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2413.00	Upper	183.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2414.00	Upper	193.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2415.00	Upper	173.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2416.00	Middle	107.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2420.00	Upper	145.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2421.00	Upper	169.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2422.00	Upper	205.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2423.00	Upper	148.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2424.00	Upper	152.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2425.00	Middle	95.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2426.00	Moderate	78.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2427.00	Middle	86.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2428.00	Upper	133.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2429.00	Upper	169.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2430.00	Upper	131.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2431.00	Upper	154.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2432.00	Upper	196.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2433.00	Upper	167.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2434.00	Middle	104.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2435.00	Upper	187.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2502.00	Moderate	67.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2503.00	Low	49.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2504.00	Moderate	50.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2505.00	Upper	138.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2506.00	Moderate	68.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2507.00	Moderate	55.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2508.00	Moderate	55.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2510.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2511.00	Low	32.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2512.00	Moderate	68.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2513.00	Low	35.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2514.00	Moderate	50.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2515.00	Moderate	77.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2516.00	Low	33.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2517.00	Moderate	63.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2518.00	Low	24.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2519.00	Low	36.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2520.00	Low	35.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2521.01	Moderate	61.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2521.02	Low	48.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2522.01	Low	45.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2522.02	Low	43.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2601.00	Low	33.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2602.00	Low	42.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2603.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2604.00	Moderate	57.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2605.00	Low	41.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2606.00	Low	34.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2607.00	Low	32.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2608.00	Low	37.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2609.00	Low	30.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2610.00	Low	43.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2705.00	Low	31.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2712.00	Low	44.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2713.00	Low	32.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2714.00	Low	29.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2715.00	Moderate	50.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2718.00	Low	41.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2801.00	Upper	217.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2804.00	Low	41.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2808.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2809.00	Low	20.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2819.00	Upper	149.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2827.00	Moderate	66.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2828.00	Middle	80.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2831.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2832.00	Middle	94.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2838.00	Middle	117.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2909.00	Low	32.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2912.00	Low	30.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2916.00	Middle	85.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2922.00	Moderate	51.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2924.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2925.00	Moderate	55.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3005.00	Moderate	57.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	3006.00	Low	47.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8315.00	Moderate	63.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8316.00	Moderate	77.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8317.00	Middle	97.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8318.00	Moderate	71.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8319.00	Upper	221.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8320.00	Upper	210.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8321.00	Moderate	71.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8322.00	Upper	211.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8323.00	Upper	177.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8324.00	Upper	190.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8325.00	Upper	267.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8326.00	Upper	269.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8329.00	Upper	179.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8330.00	Upper	186.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8331.00	Upper	172.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8333.00	Upper	184.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8339.00	Low	39.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8340.00	Moderate	54.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8342.00	Moderate	69.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8343.00	Moderate	78.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8344.00	Middle	94.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8345.00	Low	40.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8346.00	Low	31.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8347.00	Low	33.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8348.00	Moderate	55.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8349.00	Low	44.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8350.00	Low	41.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8351.00	Low	49.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8352.00	Middle	106.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8355.00	Low	24.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8356.00	Low	34.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8358.00	Moderate	76.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8360.00	Upper	122.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8361.00	Low	26.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8362.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8363.00	Upper	121.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8364.00	Moderate	50.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8365.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8366.00	Moderate	72.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8367.00	Moderate	68.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8368.00	Low	21.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8369.00	Low	27.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8370.00	Low	43.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8371.00	Low	41.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8373.00	Low	32.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8374.00	Low	37.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8378.00	Moderate	58.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	8380.00	Low	44.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2226.00	Middle	108.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2227.00	Moderate	76.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2228.00	Middle	93.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2229.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2301.00	Moderate	71.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	031 Cook County	2302.00	Moderate	71.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8401.01	Middle	85.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8401.02	Middle	96.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8401.03	Middle	113.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8401.04	Moderate	50.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8402.01	Upper	130.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8402.02	Middle	120.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8403.03	Moderate	62.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8403.04	Middle	107.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8400.00	Middle	81.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.22	Upper	133.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.23	Upper	166.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.24	Upper	158.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8466.03	Moderate	75.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8466.04	Middle	94.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8467.01	Middle	95.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8467.02	Middle	82.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8406.00	Upper	144.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8407.03	Middle	86.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8407.04	Middle	82.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8407.05	Middle	115.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8407.06	Middle	90.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8408.01	Moderate	74.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8408.02	Middle	104.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.01	Middle	119.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.04	Low	45.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.06	Moderate	67.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.07	Middle	107.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8459.01	Upper	174.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8459.02	Upper	184.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8460.02	Upper	123.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8460.03	Upper	134.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8460.04	Middle	114.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8461.02	Middle	115.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8461.03	Upper	152.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8461.04	Upper	155.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8461.05	Upper	167.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8461.06	Upper	159.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.01	Upper	121.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.02	Upper	152.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.03	Upper	158.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.05	Upper	202.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.06	Upper	140.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.07	Upper	173.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.08	Upper	191.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8462.09	Upper	229.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.04	Upper	162.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.05	Upper	120.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.07	Middle	111.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.08	Middle	91.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.10	Moderate	74.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.11	Middle	110.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.12	Middle	94.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.13	Upper	145.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.14	Upper	139.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8463.15	Upper	132.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.04	Middle	118.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.05	Upper	197.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.08	Upper	185.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.09	Upper	164.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.10	Upper	127.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.11	Middle	116.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.12	Middle	116.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8464.13	Upper	143.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.04	Upper	142.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.07	Middle	111.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.09	Middle	113.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.10	Middle	113.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.11	Middle	91.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.13	Upper	166.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.14	Upper	153.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.15	Middle	105.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.17	Middle	118.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.18	Upper	193.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.19	Upper	127.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8465.21	Upper	195.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.08	Middle	113.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.10	Moderate	74.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8409.11	Middle	97.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8410.02	Upper	135.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8410.03	Middle	96.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8410.04	Upper	135.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.02	Middle	97.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.03	Middle	115.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.04	Middle	110.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.08	Middle	82.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.09	Moderate	79.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.10	Middle	108.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.11	Middle	118.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.12	Upper	151.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.13	Middle	107.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8411.14	Middle	111.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.04	Middle	93.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.05	Upper	120.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.06	Middle	110.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.07	Middle	86.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.08	Moderate	75.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.09	Upper	140.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8412.10	Middle	93.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.07	Upper	130.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.08	Upper	164.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.10	Upper	173.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.12	Moderate	78.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.13	Middle	93.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.14	Upper	127.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.15	Middle	91.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.16	Upper	140.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.18	Middle	115.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.20	Middle	88.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.21	Upper	131.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.22	Middle	111.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.23	Middle	119.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.24	Upper	142.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.25	Upper	120.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.26	Upper	144.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8413.27	Upper	147.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8414.01	Middle	117.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8414.03	Upper	144.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8414.04	Upper	167.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8415.01	Moderate	77.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8415.03	Middle	94.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8415.04	Moderate	77.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8416.03	Middle	82.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8416.04	Middle	100.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8416.05	Middle	96.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8416.06	Upper	138.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8416.07	Middle	100.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8417.04	Upper	145.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8417.05	Middle	92.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8417.06	Middle	84.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8417.07	Moderate	61.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8417.08	Moderate	70.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8418.01	Upper	140.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8418.02	Upper	152.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8419.01	Upper	173.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8419.02	Upper	137.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8420.00	Upper	199.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8421.00	Upper	217.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8422.00	Upper	182.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8423.00	Upper	210.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8424.00	Middle	108.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8425.00	Upper	176.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8426.01	Upper	173.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8426.02	Upper	203.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8426.03	Upper	120.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8426.04	Upper	122.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8426.05	Upper	141.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.02	Upper	139.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.03	Upper	159.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.04	Middle	107.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.06	Upper	151.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.08	Upper	188.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.09	Upper	121.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.10	Middle	115.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8427.11	Upper	165.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8428.00	Upper	188.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8429.00	Upper	226.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8430.00	Upper	161.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8431.00	Middle	84.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8432.00	Middle	93.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8433.01	Middle	82.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8433.02	Middle	103.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8434.00	Upper	132.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8435.00	Upper	123.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8436.01	Middle	88.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8436.02	Middle	109.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8437.00	Middle	113.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8438.00	Middle	118.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8439.00	Upper	216.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8440.01	Upper	146.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8440.02	Upper	237.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8441.00	Upper	184.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8442.01	Middle	109.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8442.02	Upper	127.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.04	Middle	116.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.05	Middle	87.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.06	Middle	95.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.07	Middle	88.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.08	Middle	93.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.09	Upper	125.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8443.10	Middle	93.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8444.01	Upper	169.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8444.02	Upper	148.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8445.01	Middle	102.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8445.02	Upper	153.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8446.01	Upper	138.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8446.02	Upper	125.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8447.01	Upper	135.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8447.02	Upper	228.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8448.01	Upper	164.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8448.02	Upper	140.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8449.01	Upper	167.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8449.02	Upper	160.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8450.00	Middle	111.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8451.00	Upper	208.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8452.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8453.00	Upper	269.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8454.01	Upper	244.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8454.02	Upper	161.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.02	Middle	107.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.05	Middle	117.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.06	Middle	98.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.07	Upper	137.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.08	Upper	121.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.09	Upper	185.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8455.10	Middle	118.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8456.01	Upper	120.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8456.02	Upper	131.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8457.01	Upper	138.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8457.02	Upper	162.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8457.03	Middle	112.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8457.04	Middle	93.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.02	Middle	106.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.03	Middle	82.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.05	Upper	132.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.07	Upper	144.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.08	Upper	173.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.09	Upper	125.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.10	Middle	90.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	043 Dupage County	8458.11	Middle	95.8
17 IL	20994 Elgin, IL	089 Kane County	8507.11	Upper	218.9
17 IL	20994 Elgin, IL	089 Kane County	8508.00	Moderate	79.1
17 IL	20994 Elgin, IL	089 Kane County	8510.00	Moderate	63.7
17 IL	20994 Elgin, IL	089 Kane County	8511.01	Moderate	60.5
17 IL	20994 Elgin, IL	089 Kane County	8511.02	Moderate	75.7
17 IL	20994 Elgin, IL	089 Kane County	8513.01	Low	44.1
17 IL	20994 Elgin, IL	089 Kane County	8513.02	Moderate	59.7
17 IL	20994 Elgin, IL	089 Kane County	8514.00	Moderate	65.5
17 IL	20994 Elgin, IL	089 Kane County	8515.00	Middle	80.1
17 IL	20994 Elgin, IL	089 Kane County	8516.00	Moderate	73.5
17 IL	20994 Elgin, IL	089 Kane County	8518.01	Middle	90.5
17 IL	20994 Elgin, IL	089 Kane County	8519.04	Middle	105.4
17 IL	20994 Elgin, IL	089 Kane County	8519.07	Middle	117.3
17 IL	20994 Elgin, IL	089 Kane County	8519.08	Middle	84.1
17 IL	20994 Elgin, IL	089 Kane County	8519.09	Middle	106.2
17 IL	20994 Elgin, IL	089 Kane County	8519.10	Middle	109.7
17 IL	20994 Elgin, IL	089 Kane County	8519.11	Upper	152.4
17 IL	20994 Elgin, IL	089 Kane County	8519.12	Moderate	79.6
17 IL	20994 Elgin, IL	089 Kane County	8519.13	Middle	116.3
17 IL	20994 Elgin, IL	089 Kane County	8520.01	Middle	103.6
17 IL	20994 Elgin, IL	089 Kane County	8520.02	Middle	101.6
17 IL	20994 Elgin, IL	089 Kane County	8520.04	Upper	215.4
17 IL	20994 Elgin, IL	089 Kane County	8520.05	Upper	159.8
17 IL	20994 Elgin, IL	089 Kane County	8521.01	Upper	175.2
17 IL	20994 Elgin, IL	089 Kane County	8521.03	Upper	165.2
17 IL	20994 Elgin, IL	089 Kane County	8521.04	Upper	151.6
17 IL	20994 Elgin, IL	089 Kane County	8522.01	Middle	110.5
17 IL	20994 Elgin, IL	089 Kane County	8522.03	Middle	91.7
17 IL	20994 Elgin, IL	089 Kane County	8522.04	Upper	140.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	20994 Elgin, IL	089 Kane County	8523.00	Middle	116.9
17 IL	20994 Elgin, IL	089 Kane County	8524.03	Middle	105.8
17 IL	20994 Elgin, IL	089 Kane County	8524.04	Upper	186.4
17 IL	20994 Elgin, IL	089 Kane County	8524.05	Upper	136.9
17 IL	20994 Elgin, IL	089 Kane County	8524.06	Upper	132.7
17 IL	20994 Elgin, IL	089 Kane County	8524.07	Upper	256.9
17 IL	20994 Elgin, IL	089 Kane County	8524.08	Upper	130.3
17 IL	20994 Elgin, IL	089 Kane County	8525.00	Middle	107.3
17 IL	20994 Elgin, IL	089 Kane County	8526.06	Upper	139.1
17 IL	20994 Elgin, IL	089 Kane County	8526.07	Upper	145.2
17 IL	20994 Elgin, IL	089 Kane County	8526.08	Upper	142.7
17 IL	20994 Elgin, IL	089 Kane County	8527.00	Upper	120.5
17 IL	20994 Elgin, IL	089 Kane County	8528.03	Middle	116.1
17 IL	20994 Elgin, IL	089 Kane County	8528.05	Middle	114.0
17 IL	20994 Elgin, IL	089 Kane County	8528.06	Upper	132.8
17 IL	20994 Elgin, IL	089 Kane County	8528.07	Upper	152.7
17 IL	20994 Elgin, IL	089 Kane County	8528.08	Upper	121.1
17 IL	20994 Elgin, IL	089 Kane County	8529.03	Middle	92.3
17 IL	20994 Elgin, IL	089 Kane County	8529.04	Moderate	61.5
17 IL	20994 Elgin, IL	089 Kane County	8529.05	Moderate	51.9
17 IL	20994 Elgin, IL	089 Kane County	8529.06	Middle	88.8
17 IL	20994 Elgin, IL	089 Kane County	8529.07	Moderate	64.5
17 IL	20994 Elgin, IL	089 Kane County	8530.01	Middle	84.1
17 IL	20994 Elgin, IL	089 Kane County	8530.04	Moderate	76.9
17 IL	20994 Elgin, IL	089 Kane County	8530.05	Moderate	68.8
17 IL	20994 Elgin, IL	089 Kane County	8530.06	Moderate	77.0
17 IL	20994 Elgin, IL	089 Kane County	8530.07	Moderate	65.5
17 IL	20994 Elgin, IL	089 Kane County	8530.08	Moderate	68.5
17 IL	20994 Elgin, IL	089 Kane County	8531.00	Moderate	65.0
17 IL	20994 Elgin, IL	089 Kane County	8532.00	Moderate	56.9
17 IL	20994 Elgin, IL	089 Kane County	8533.00	Moderate	55.0
17 IL	20994 Elgin, IL	089 Kane County	8534.01	Moderate	63.0
17 IL	20994 Elgin, IL	089 Kane County	8534.02	Moderate	51.0
17 IL	20994 Elgin, IL	089 Kane County	8535.00	Moderate	70.5
17 IL	20994 Elgin, IL	089 Kane County	8536.01	NA	0.0
17 IL	20994 Elgin, IL	089 Kane County	8536.02	Moderate	61.5
17 IL	20994 Elgin, IL	089 Kane County	8539.00	Middle	89.4
17 IL	20994 Elgin, IL	089 Kane County	8540.01	Middle	99.6
17 IL	20994 Elgin, IL	089 Kane County	8540.02	Moderate	79.5
17 IL	20994 Elgin, IL	089 Kane County	8541.00	Moderate	66.3
17 IL	20994 Elgin, IL	089 Kane County	8542.00	Moderate	53.7
17 IL	20994 Elgin, IL	089 Kane County	8543.01	Moderate	64.6
17 IL	20994 Elgin, IL	089 Kane County	8543.02	Moderate	70.6
17 IL	20994 Elgin, IL	089 Kane County	8544.01	Moderate	56.6
17 IL	20994 Elgin, IL	089 Kane County	8544.02	Middle	92.3
17 IL	20994 Elgin, IL	089 Kane County	8544.03	Moderate	52.8
17 IL	20994 Elgin, IL	089 Kane County	8545.04	Upper	128.6
17 IL	20994 Elgin, IL	089 Kane County	8545.05	Upper	179.3
17 IL	20994 Elgin, IL	089 Kane County	8545.06	Upper	131.0
17 IL	20994 Elgin, IL	089 Kane County	8545.07	Upper	120.7
17 IL	20994 Elgin, IL	089 Kane County	8545.08	Upper	131.0
17 IL	20994 Elgin, IL	089 Kane County	8545.09	Upper	129.7
17 IL	20994 Elgin, IL	089 Kane County	8546.00	Moderate	53.8
17 IL	20994 Elgin, IL	089 Kane County	8547.00	Moderate	68.0
17 IL	20994 Elgin, IL	089 Kane County	8548.00	Upper	162.2
17 IL	20994 Elgin, IL	089 Kane County	8549.00	Moderate	66.2
17 IL	20994 Elgin, IL	089 Kane County	8501.01	Middle	85.5
17 IL	20994 Elgin, IL	089 Kane County	8501.03	Upper	129.1
17 IL	20994 Elgin, IL	089 Kane County	8501.05	Upper	122.3
17 IL	20994 Elgin, IL	089 Kane County	8501.06	Upper	128.0
17 IL	20994 Elgin, IL	089 Kane County	8502.01	Moderate	66.1
17 IL	20994 Elgin, IL	089 Kane County	8502.02	Moderate	63.7
17 IL	20994 Elgin, IL	089 Kane County	8503.01	Moderate	64.4
17 IL	20994 Elgin, IL	089 Kane County	8503.02	Moderate	64.6
17 IL	20994 Elgin, IL	089 Kane County	8504.00	Middle	96.0



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	20994 Elgin, IL	089 Kane County	8505.00	Middle	107.8
17 IL	20994 Elgin, IL	089 Kane County	8506.00	Upper	127.2
17 IL	20994 Elgin, IL	089 Kane County	8507.03	Upper	122.7
17 IL	20994 Elgin, IL	089 Kane County	8507.04	Moderate	69.4
17 IL	20994 Elgin, IL	089 Kane County	8507.05	Middle	118.7
17 IL	20994 Elgin, IL	089 Kane County	8507.06	NA	0.0
17 IL	20994 Elgin, IL	089 Kane County	8507.07	Middle	112.7
17 IL	20994 Elgin, IL	089 Kane County	8507.08	Middle	97.9
17 IL	20994 Elgin, IL	089 Kane County	8507.09	Upper	142.9
17 IL	20994 Elgin, IL	089 Kane County	8507.10	Middle	102.5
17 IL	29404 Lake County, IL	097 Lake County	8601.03	Middle	87.3
17 IL	29404 Lake County, IL	097 Lake County	8601.04	Middle	87.7
17 IL	29404 Lake County, IL	097 Lake County	8601.05	Middle	97.0
17 IL	29404 Lake County, IL	097 Lake County	8601.06	Middle	85.7
17 IL	29404 Lake County, IL	097 Lake County	8602.00	Moderate	54.3
17 IL	29404 Lake County, IL	097 Lake County	8603.01	Low	41.3
17 IL	29404 Lake County, IL	097 Lake County	8603.02	Low	42.4
17 IL	29404 Lake County, IL	097 Lake County	8604.00	Moderate	61.6
17 IL	29404 Lake County, IL	097 Lake County	8605.00	Low	49.7
17 IL	29404 Lake County, IL	097 Lake County	8606.00	Moderate	56.4
17 IL	29404 Lake County, IL	097 Lake County	8608.05	Middle	86.1
17 IL	29404 Lake County, IL	097 Lake County	8608.06	Middle	83.5
17 IL	29404 Lake County, IL	097 Lake County	8608.07	Middle	82.7
17 IL	29404 Lake County, IL	097 Lake County	8608.08	Middle	86.7
17 IL	29404 Lake County, IL	097 Lake County	8608.09	Middle	102.5
17 IL	29404 Lake County, IL	097 Lake County	8608.11	Middle	112.1
17 IL	29404 Lake County, IL	097 Lake County	8608.12	Middle	106.1
17 IL	29404 Lake County, IL	097 Lake County	8608.13	Middle	94.4
17 IL	29404 Lake County, IL	097 Lake County	8609.03	Moderate	63.2
17 IL	29404 Lake County, IL	097 Lake County	8609.05	Moderate	79.5
17 IL	29404 Lake County, IL	097 Lake County	8609.06	Middle	94.7
17 IL	29404 Lake County, IL	097 Lake County	8609.07	Middle	100.7
17 IL	29404 Lake County, IL	097 Lake County	8609.08	Middle	85.6
17 IL	29404 Lake County, IL	097 Lake County	8610.07	Upper	121.5
17 IL	29404 Lake County, IL	097 Lake County	8610.08	Middle	100.3
17 IL	29404 Lake County, IL	097 Lake County	8610.09	Upper	120.4
17 IL	29404 Lake County, IL	097 Lake County	8610.10	Middle	91.1
17 IL	29404 Lake County, IL	097 Lake County	8610.11	Middle	92.3
17 IL	29404 Lake County, IL	097 Lake County	8610.12	Middle	86.7
17 IL	29404 Lake County, IL	097 Lake County	8610.13	Middle	100.8
17 IL	29404 Lake County, IL	097 Lake County	8610.14	Middle	92.6
17 IL	29404 Lake County, IL	097 Lake County	8611.05	Middle	82.1
17 IL	29404 Lake County, IL	097 Lake County	8611.06	Middle	114.1
17 IL	29404 Lake County, IL	097 Lake County	8611.07	Upper	133.1
17 IL	29404 Lake County, IL	097 Lake County	8611.08	Middle	109.5
17 IL	29404 Lake County, IL	097 Lake County	8612.01	Middle	82.8
17 IL	29404 Lake County, IL	097 Lake County	8612.02	Middle	87.3
17 IL	29404 Lake County, IL	097 Lake County	8613.01	Moderate	63.2
17 IL	29404 Lake County, IL	097 Lake County	8613.03	Moderate	62.6
17 IL	29404 Lake County, IL	097 Lake County	8613.04	Moderate	65.9
17 IL	29404 Lake County, IL	097 Lake County	8614.02	Moderate	76.8
17 IL	29404 Lake County, IL	097 Lake County	8614.03	Moderate	54.8
17 IL	29404 Lake County, IL	097 Lake County	8614.04	Moderate	62.3
17 IL	29404 Lake County, IL	097 Lake County	8615.04	Moderate	74.4
17 IL	29404 Lake County, IL	097 Lake County	8615.05	Middle	100.4
17 IL	29404 Lake County, IL	097 Lake County	8615.06	Moderate	78.1
17 IL	29404 Lake County, IL	097 Lake County	8615.07	Middle	80.8
17 IL	29404 Lake County, IL	097 Lake County	8615.08	Middle	90.2
17 IL	29404 Lake County, IL	097 Lake County	8615.09	Middle	104.4
17 IL	29404 Lake County, IL	097 Lake County	8615.10	Middle	98.2
17 IL	29404 Lake County, IL	097 Lake County	8616.03	Upper	122.8
17 IL	29404 Lake County, IL	097 Lake County	8616.04	Upper	133.7
17 IL	29404 Lake County, IL	097 Lake County	8616.07	Moderate	71.1
17 IL	29404 Lake County, IL	097 Lake County	8616.08	Middle	87.8
17 IL	29404 Lake County, IL	097 Lake County	8616.09	Upper	126.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	29404 Lake County, IL	097 Lake County	8616.10	Upper	122.9
17 IL	29404 Lake County, IL	097 Lake County	8616.11	Upper	143.6
17 IL	29404 Lake County, IL	097 Lake County	8617.01	Middle	84.7
17 IL	29404 Lake County, IL	097 Lake County	8617.02	Moderate	77.0
17 IL	29404 Lake County, IL	097 Lake County	8618.03	Moderate	62.0
17 IL	29404 Lake County, IL	097 Lake County	8618.04	Moderate	53.0
17 IL	29404 Lake County, IL	097 Lake County	8619.01	Moderate	61.7
17 IL	29404 Lake County, IL	097 Lake County	8619.02	Low	47.5
17 IL	29404 Lake County, IL	097 Lake County	8620.00	Moderate	53.4
17 IL	29404 Lake County, IL	097 Lake County	8621.00	Moderate	50.3
17 IL	29404 Lake County, IL	097 Lake County	8622.00	Moderate	71.8
17 IL	29404 Lake County, IL	097 Lake County	8623.00	Low	18.8
17 IL	29404 Lake County, IL	097 Lake County	8624.01	Low	46.7
17 IL	29404 Lake County, IL	097 Lake County	8624.02	Moderate	50.4
17 IL	29404 Lake County, IL	097 Lake County	8625.01	Moderate	56.9
17 IL	29404 Lake County, IL	097 Lake County	8625.02	Moderate	70.5
17 IL	29404 Lake County, IL	097 Lake County	8626.03	Low	45.3
17 IL	29404 Lake County, IL	097 Lake County	8626.04	Moderate	51.3
17 IL	29404 Lake County, IL	097 Lake County	8626.05	Low	27.1
17 IL	29404 Lake County, IL	097 Lake County	8627.00	Low	39.3
17 IL	29404 Lake County, IL	097 Lake County	8628.00	Low	46.7
17 IL	29404 Lake County, IL	097 Lake County	8629.01	Low	48.2
17 IL	29404 Lake County, IL	097 Lake County	8629.02	Moderate	61.4
17 IL	29404 Lake County, IL	097 Lake County	8630.03	NA	0.0
17 IL	29404 Lake County, IL	097 Lake County	8630.04	Low	47.8
17 IL	29404 Lake County, IL	097 Lake County	8630.05	NA	0.0
17 IL	29404 Lake County, IL	097 Lake County	8630.06	NA	0.0
17 IL	29404 Lake County, IL	097 Lake County	8631.00	Low	31.6
17 IL	29404 Lake County, IL	097 Lake County	8632.01	Moderate	74.1
17 IL	29404 Lake County, IL	097 Lake County	8632.02	Upper	145.9
17 IL	29404 Lake County, IL	097 Lake County	8633.00	Upper	206.8
17 IL	29404 Lake County, IL	097 Lake County	8634.00	Upper	220.1
17 IL	29404 Lake County, IL	097 Lake County	8635.00	Upper	188.5
17 IL	29404 Lake County, IL	097 Lake County	8636.01	Upper	201.9
17 IL	29404 Lake County, IL	097 Lake County	8636.03	Upper	222.6
17 IL	29404 Lake County, IL	097 Lake County	8636.04	Upper	156.2
17 IL	29404 Lake County, IL	097 Lake County	8637.01	Upper	148.5
17 IL	29404 Lake County, IL	097 Lake County	8637.02	Middle	96.7
17 IL	29404 Lake County, IL	097 Lake County	8638.01	Upper	150.2
17 IL	29404 Lake County, IL	097 Lake County	8639.02	Moderate	75.9
17 IL	29404 Lake County, IL	097 Lake County	8639.03	Upper	142.5
17 IL	29404 Lake County, IL	097 Lake County	8639.04	Upper	167.8
17 IL	29404 Lake County, IL	097 Lake County	8640.01	Moderate	75.6
17 IL	29404 Lake County, IL	097 Lake County	8640.02	Moderate	62.9
17 IL	29404 Lake County, IL	097 Lake County	8641.05	Upper	126.5
17 IL	29404 Lake County, IL	097 Lake County	8641.06	Middle	100.7
17 IL	29404 Lake County, IL	097 Lake County	8641.07	Middle	110.8
17 IL	29404 Lake County, IL	097 Lake County	8641.08	Middle	86.6
17 IL	29404 Lake County, IL	097 Lake County	8641.09	Upper	134.6
17 IL	29404 Lake County, IL	097 Lake County	8641.10	Moderate	75.6
17 IL	29404 Lake County, IL	097 Lake County	8642.03	Middle	100.6
17 IL	29404 Lake County, IL	097 Lake County	8642.04	Middle	92.2
17 IL	29404 Lake County, IL	097 Lake County	8642.06	Moderate	63.9
17 IL	29404 Lake County, IL	097 Lake County	8642.07	Middle	119.4
17 IL	29404 Lake County, IL	097 Lake County	8642.08	Middle	92.8
17 IL	29404 Lake County, IL	097 Lake County	8643.03	Upper	143.7
17 IL	29404 Lake County, IL	097 Lake County	8643.05	Upper	123.3
17 IL	29404 Lake County, IL	097 Lake County	8643.06	Upper	170.3
17 IL	29404 Lake County, IL	097 Lake County	8643.07	Upper	179.1
17 IL	29404 Lake County, IL	097 Lake County	8643.08	Upper	154.1
17 IL	29404 Lake County, IL	097 Lake County	8644.02	Upper	174.3
17 IL	29404 Lake County, IL	097 Lake County	8644.03	Upper	187.5
17 IL	29404 Lake County, IL	097 Lake County	8644.07	Upper	174.9
17 IL	29404 Lake County, IL	097 Lake County	8644.08	Middle	101.0
17 IL	29404 Lake County, IL	097 Lake County	8644.09	Middle	92.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	29404 Lake County, IL	097 Lake County	8644.10	Upper	126.0
17 IL	29404 Lake County, IL	097 Lake County	8644.11	Upper	164.9
17 IL	29404 Lake County, IL	097 Lake County	8644.12	Upper	125.0
17 IL	29404 Lake County, IL	097 Lake County	8645.10	Middle	85.7
17 IL	29404 Lake County, IL	097 Lake County	8645.11	Middle	96.8
17 IL	29404 Lake County, IL	097 Lake County	8645.12	Upper	186.7
17 IL	29404 Lake County, IL	097 Lake County	8645.13	Upper	152.0
17 IL	29404 Lake County, IL	097 Lake County	8645.14	Upper	132.7
17 IL	29404 Lake County, IL	097 Lake County	8645.15	Upper	144.3
17 IL	29404 Lake County, IL	097 Lake County	8645.16	Upper	125.8
17 IL	29404 Lake County, IL	097 Lake County	8645.17	Upper	166.8
17 IL	29404 Lake County, IL	097 Lake County	8645.18	Upper	147.9
17 IL	29404 Lake County, IL	097 Lake County	8645.19	Upper	130.3
17 IL	29404 Lake County, IL	097 Lake County	8645.20	Upper	136.3
17 IL	29404 Lake County, IL	097 Lake County	8645.21	Upper	153.7
17 IL	29404 Lake County, IL	097 Lake County	8645.22	Upper	170.9
17 IL	29404 Lake County, IL	097 Lake County	8645.23	Upper	120.9
17 IL	29404 Lake County, IL	097 Lake County	8645.24	Middle	91.0
17 IL	29404 Lake County, IL	097 Lake County	8646.01	Upper	209.5
17 IL	29404 Lake County, IL	097 Lake County	8646.02	Upper	222.6
17 IL	29404 Lake County, IL	097 Lake County	8647.00	Upper	149.9
17 IL	29404 Lake County, IL	097 Lake County	8648.01	Upper	148.9
17 IL	29404 Lake County, IL	097 Lake County	8648.02	Upper	179.4
17 IL	29404 Lake County, IL	097 Lake County	8649.01	Upper	177.7
17 IL	29404 Lake County, IL	097 Lake County	8649.03	Upper	155.7
17 IL	29404 Lake County, IL	097 Lake County	8649.04	Upper	133.4
17 IL	29404 Lake County, IL	097 Lake County	8650.00	Upper	222.6
17 IL	29404 Lake County, IL	097 Lake County	8652.00	Middle	85.8
17 IL	29404 Lake County, IL	097 Lake County	8653.00	Upper	138.4
17 IL	29404 Lake County, IL	097 Lake County	8654.00	Middle	107.4
17 IL	29404 Lake County, IL	097 Lake County	8655.01	Upper	127.7
17 IL	29404 Lake County, IL	097 Lake County	8655.02	Upper	158.6
17 IL	29404 Lake County, IL	097 Lake County	8656.00	Upper	222.6
17 IL	29404 Lake County, IL	097 Lake County	8657.00	Upper	222.6
17 IL	29404 Lake County, IL	097 Lake County	8658.01	Upper	126.1
17 IL	29404 Lake County, IL	097 Lake County	8658.02	Upper	222.6
17 IL	29404 Lake County, IL	097 Lake County	8660.00	Middle	88.3
17 IL	29404 Lake County, IL	097 Lake County	8661.00	Moderate	51.5
17 IL	29404 Lake County, IL	097 Lake County	8662.00	Upper	172.6
17 IL	29404 Lake County, IL	097 Lake County	9900.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8701.03	Middle	104.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8701.04	Middle	100.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8701.05	Upper	140.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8701.06	Upper	133.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8702.00	Middle	88.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8703.01	Moderate	53.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8703.02	Moderate	77.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8704.02	Moderate	75.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8704.03	Middle	103.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8704.04	Middle	101.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8705.01	Upper	152.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8705.02	Moderate	79.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8706.03	Moderate	79.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8706.04	Middle	113.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8706.05	Middle	106.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8706.06	Middle	107.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8707.02	Middle	113.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8707.03	Upper	138.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8707.04	Middle	91.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.07	Upper	128.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.08	Upper	122.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.09	Upper	125.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.10	Middle	115.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.11	Middle	98.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.12	Middle	100.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.13	Upper	130.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8708.14	Upper	153.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8709.03	Moderate	73.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8709.04	Middle	90.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8709.05	Moderate	66.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8709.06	Middle	101.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8709.07	Middle	109.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8710.03	Middle	107.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8710.04	Middle	112.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.05	Middle	118.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.07	Upper	173.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.08	Upper	136.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.09	Upper	143.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.10	Upper	134.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.11	Upper	144.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.12	Upper	160.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.13	Upper	170.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.14	Upper	130.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8711.15	Moderate	78.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.01	Middle	107.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.02	Moderate	79.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.05	Middle	91.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.06	Upper	150.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.07	Upper	120.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.08	Upper	128.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8712.09	Moderate	74.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.01	Middle	106.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.04	Middle	91.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.05	Upper	140.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.07	Middle	117.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.10	Upper	134.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.11	Middle	101.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.12	Upper	130.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8713.13	Moderate	78.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8714.02	Upper	146.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8714.04	Middle	117.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8715.01	Middle	114.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8715.02	Upper	133.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	111 Mchenry County	8716.00	Upper	124.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.16	Upper	243.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.17	Upper	164.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.18	Upper	166.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.19	Upper	178.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.20	Upper	150.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.21	Upper	154.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.22	Upper	218.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.23	Upper	197.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.24	Upper	133.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.25	Upper	128.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.26	Upper	149.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.08	Middle	98.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.11	Upper	140.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.12	Middle	108.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.14	Middle	103.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.16	Middle	105.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.17	Middle	116.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.18	Upper	139.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.21	Upper	126.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.22	Upper	139.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.23	Middle	118.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.24	Upper	167.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.25	Middle	109.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.26	Middle	107.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.27	Middle	115.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.28	Middle	107.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.29	Upper	143.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.30	Upper	124.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.31	Upper	122.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8804.32	Middle	111.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8805.02	Middle	103.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8805.03	Moderate	77.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8805.08	Middle	104.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8805.09	Middle	96.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8805.10	Middle	83.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8805.11	Upper	132.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8806.01	Upper	135.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8806.02	Middle	106.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8807.01	Moderate	73.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8807.02	Moderate	64.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8809.01	Moderate	69.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8809.03	Moderate	63.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8809.05	Moderate	62.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.01	Middle	110.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.02	Upper	137.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.05	Middle	117.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.06	Middle	111.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.07	Upper	141.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.09	Middle	113.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.10	Upper	124.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.11	Upper	139.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8810.12	Middle	119.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.05	Upper	143.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.07	Upper	125.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.08	Upper	125.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.09	Upper	135.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.05	Middle	92.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.06	Middle	83.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.07	Moderate	79.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.09	Upper	121.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.11	Middle	86.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.12	Middle	104.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.13	Moderate	74.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.14	Moderate	66.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.15	Middle	87.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.16	Middle	108.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.17	Moderate	75.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.18	Upper	199.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.19	Upper	176.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.22	Upper	138.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.23	Upper	157.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.24	Upper	128.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8801.25	Upper	145.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8802.02	Middle	105.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8802.03	Middle	94.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8802.04	Middle	87.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.03	Upper	132.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.04	Upper	171.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.05	Upper	200.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.07	Upper	128.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.09	Upper	196.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.14	Upper	176.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8803.15	Upper	153.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.14	Upper	146.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.15	Upper	152.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.16	Upper	167.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.17	Middle	112.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.19	Upper	143.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.21	Upper	164.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.22	Upper	141.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8836.02	Middle	107.7



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8836.03	Middle	81.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8836.05	Moderate	56.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8836.06	Middle	98.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8837.00	Moderate	61.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.03	Moderate	55.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.04	Middle	82.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.06	Middle	90.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.08	Middle	111.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.09	Moderate	69.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.10	Upper	121.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8838.11	Middle	81.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8839.02	Middle	111.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8839.03	Upper	127.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8839.04	Middle	93.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8840.03	Middle	105.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8840.04	Moderate	72.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8840.05	Moderate	74.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8840.06	Middle	81.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8841.01	Middle	91.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8841.03	Middle	113.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	9800.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	9801.00	NA	0.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8812.01	Low	46.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8812.02	Moderate	66.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8813.01	Moderate	57.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8813.02	Low	49.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8814.01	Moderate	64.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8814.02	Middle	84.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8815.00	Middle	88.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8816.01	Middle	92.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8816.03	Moderate	56.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8816.04	Moderate	65.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8817.00	Middle	102.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8818.00	Moderate	63.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8819.00	Low	30.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8820.00	Low	42.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8821.00	Moderate	67.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8822.00	Moderate	51.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8823.00	Moderate	74.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8824.00	Moderate	54.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8825.00	Low	38.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8826.01	Moderate	67.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8826.02	Moderate	70.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8827.01	Middle	99.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8827.02	Middle	100.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8828.01	Moderate	68.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8828.02	Low	43.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8829.00	Moderate	53.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8830.00	Moderate	67.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8831.00	Moderate	67.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.06	Middle	102.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.08	Middle	87.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.09	Middle	100.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.10	Upper	156.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.11	Middle	93.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.12	Upper	153.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.13	Upper	123.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.14	Middle	115.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.16	Upper	127.3
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.17	Middle	80.1
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.18	Upper	129.8
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8832.19	Upper	143.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8833.03	Upper	137.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8833.04	Middle	112.9
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8833.05	Middle	111.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8833.06	Middle	109.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8833.07	Middle	112.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8834.01	Middle	83.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8834.02	Middle	86.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.04	Upper	151.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.05	Upper	147.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.07	Upper	123.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.09	Middle	107.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.10	Upper	126.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.11	Upper	127.0
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8835.13	Upper	124.4
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.11	Middle	110.7
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.12	Upper	141.5
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.13	Upper	132.2
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.15	Upper	132.6
17 IL	16984 Chicago-Naperville-Schaumburg, IL	197 Will County	8811.16	Upper	158.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.13	Low	28.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.15	Moderate	70.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.18	Middle	93.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.20	Middle	93.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.21	Low	39.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.23	Middle	80.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.24	Low	29.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.25	Low	43.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.26	Moderate	55.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.27	Moderate	54.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.28	Middle	99.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.29	Middle	93.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.30	Middle	97.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.31	Low	47.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.32	Moderate	62.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.33	Moderate	66.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.10	Middle	93.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.11	Moderate	56.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.12	Middle	87.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.13	Moderate	66.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.15	Moderate	76.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.18	Moderate	50.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.19	Moderate	78.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.20	Moderate	58.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.22	Moderate	62.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.23	Middle	111.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.24	Upper	130.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.26	Upper	133.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.28	Upper	172.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.29	Middle	112.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.30	Moderate	61.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.32	Moderate	66.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.33	Middle	80.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.34	Moderate	53.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.35	Middle	97.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.36	Moderate	58.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.37	Moderate	75.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.38	Middle	93.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7008.39	Middle	83.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7009.01	Middle	82.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7009.02	Moderate	76.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7009.03	Moderate	69.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7009.04	Moderate	68.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7009.05	Middle	84.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7010.01	Middle	107.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7010.02	Upper	164.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7010.04	Middle	113.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7010.05	Upper	125.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7015.08	Low	34.2



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7015.09	Low	40.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7016.01	Moderate	61.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7016.02	Low	39.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7017.01	Upper	126.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7017.02	Moderate	62.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7017.03	Middle	83.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7017.04	Middle	110.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7018.00	Middle	94.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7019.00	Moderate	67.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7020.00	Low	38.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7021.01	Moderate	51.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7021.02	Upper	153.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7022.00	Upper	136.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7023.01	Moderate	57.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7023.02	Middle	84.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7024.01	Upper	127.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7024.02	Moderate	77.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7025.01	Middle	116.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7025.02	Low	40.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7025.03	Moderate	72.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7026.02	Moderate	66.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7026.03	Middle	96.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7026.04	Moderate	71.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7027.00	Moderate	71.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7028.00	Upper	132.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7029.00	Upper	175.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7030.00	Upper	123.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7031.00	Upper	127.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.01	Middle	101.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.02	Upper	126.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.06	Middle	102.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.07	Moderate	62.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.08	Middle	115.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.09	Moderate	74.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.10	Middle	101.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.13	Low	39.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.14	Low	43.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.15	Moderate	64.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.16	Low	43.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.18	Moderate	68.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.19	Middle	84.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.10	Upper	161.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.11	Upper	170.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.12	Middle	112.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.13	Upper	165.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7010.06	Upper	149.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7010.07	Middle	84.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7011.01	Middle	100.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7011.02	Moderate	73.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.01	Moderate	79.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.02	Upper	180.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.05	Upper	184.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.06	Upper	159.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.10	Upper	170.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.11	Middle	105.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.12	Upper	138.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.14	Upper	121.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.15	Middle	111.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.16	Middle	85.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.18	Moderate	77.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.19	Low	45.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.20	Upper	146.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.21	Upper	125.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.22	Upper	129.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7012.23	Middle	102.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.03	Upper	133.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.04	Upper	147.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.06	Upper	143.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.07	Upper	131.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.08	Upper	150.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.12	Middle	116.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.13	Upper	127.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.14	Middle	116.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.15	Middle	109.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.16	Middle	110.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7013.17	Upper	150.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.07	Middle	119.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.08	Middle	112.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.09	Upper	130.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.14	Middle	97.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.15	Moderate	72.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.17	Moderate	54.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.18	Middle	82.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.22	Low	39.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.23	Moderate	68.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.24	Middle	91.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.25	Middle	89.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.26	Middle	95.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7014.27	Middle	87.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7015.03	Middle	114.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7015.05	Moderate	77.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7015.06	Upper	131.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7015.07	Upper	124.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.20	Moderate	77.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.21	Middle	86.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.22	Middle	90.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7032.23	Upper	121.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7033.01	Moderate	68.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7033.02	Moderate	69.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7034.01	Moderate	72.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7034.02	Middle	93.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7034.03	Moderate	75.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7034.04	Moderate	58.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7035.01	Moderate	57.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7035.02	Middle	90.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7036.01	Middle	99.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7036.02	Upper	124.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7037.01	Moderate	61.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7037.02	Moderate	77.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7038.00	Moderate	63.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7039.01	Upper	145.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7039.02	Middle	84.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7040.00	Middle	93.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7041.00	Upper	176.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7042.00	Upper	148.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7043.00	Upper	156.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7044.01	Upper	168.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7044.03	Middle	93.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7044.04	Upper	185.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7045.01	Upper	175.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7045.02	Upper	191.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7045.03	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7046.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7047.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7048.03	Middle	95.1
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7048.04	Upper	152.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7048.05	Upper	137.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7048.06	Middle	117.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7050.00	Upper	184.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7051.00	Upper	192.7

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7052.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7053.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7054.00	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7055.01	Middle	112.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7055.02	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7056.01	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7056.02	Upper	138.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7057.01	Upper	168.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7057.02	Upper	177.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7058.00	Upper	192.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7059.01	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7059.02	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7059.03	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.05	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.07	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.08	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7060.09	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7001.01	Upper	130.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7001.03	Upper	147.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7001.04	Middle	100.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7001.05	Middle	109.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7002.04	Moderate	71.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7002.06	Middle	102.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7002.07	Middle	92.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7002.08	Middle	100.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7002.09	Upper	140.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7002.10	Upper	128.4
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.06	Middle	99.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.08	Middle	88.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.09	Moderate	79.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.10	Moderate	79.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.13	Middle	87.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.14	Upper	123.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.15	Upper	150.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.16	Middle	98.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.17	Middle	119.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7003.18	Middle	99.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7004.00	Upper	132.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7005.00	Upper	136.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.04	Upper	177.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.06	Middle	115.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.08	Upper	193.7
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.10	Middle	110.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.11	Upper	163.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.13	Middle	119.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.14	Moderate	56.0
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.15	Upper	147.5
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.16	Upper	158.2
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.17	Upper	132.8
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7006.18	Upper	174.9
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.06	Moderate	62.3
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.10	Middle	93.6
24 MD	23224 Frederick-Gaithersburg-Bethesda, MD	031 Montgomery County	7007.11	Middle	102.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8007.01	Upper	149.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8007.04	Middle	95.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8007.05	Upper	141.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8007.06	Upper	134.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8007.07	Upper	125.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8008.00	Upper	128.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8009.00	Middle	116.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8010.03	Upper	162.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8010.04	Upper	142.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8010.05	Upper	132.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8010.06	Middle	114.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8011.05	Middle	84.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	47764 Washington, DC-MD	033 Prince George's County	8011.06	Moderate	68.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.07	Upper	131.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.08	Middle	112.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.09	Middle	109.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.10	Middle	97.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.11	Middle	95.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.12	Middle	108.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.13	Middle	109.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.14	Middle	103.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.15	Upper	134.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.16	Middle	118.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8012.17	Upper	122.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.02	Upper	162.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.05	Upper	145.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.07	Upper	143.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.08	Upper	139.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.09	Upper	167.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.10	Upper	132.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.11	Upper	150.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.12	Middle	100.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8013.13	Upper	137.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.04	Upper	122.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.05	Middle	80.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.06	Moderate	76.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.07	Upper	120.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.08	Middle	88.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.09	Middle	83.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.10	Upper	125.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8014.11	Middle	109.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8015.00	Middle	92.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8016.00	Moderate	56.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8017.01	Middle	86.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8017.02	Moderate	68.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8017.04	Moderate	56.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8017.07	Moderate	63.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8017.09	Middle	84.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8001.02	Middle	101.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8001.03	Moderate	59.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8001.05	Moderate	74.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8001.06	Middle	117.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8018.01	Moderate	54.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8018.02	Moderate	75.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8018.07	Moderate	67.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8018.08	Moderate	75.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8018.09	Moderate	78.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8019.01	Middle	115.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8019.04	Middle	91.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8019.05	Upper	129.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8019.06	Moderate	69.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8019.07	Middle	94.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8019.08	Moderate	73.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8020.01	Moderate	57.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8020.02	Middle	97.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8021.03	Middle	105.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8021.04	Moderate	79.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8021.06	Moderate	55.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8021.07	Moderate	56.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8022.01	Middle	108.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8022.03	Moderate	61.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8022.04	Middle	86.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8023.01	Moderate	78.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8024.04	Low	38.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8024.05	Moderate	74.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8024.06	Moderate	74.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8024.07	Moderate	51.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	47764 Washington, DC-MD	033 Prince George's County	8024.08	Middle	82.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8025.01	Low	49.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8025.02	Moderate	67.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8026.00	Middle	81.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8027.00	Middle	85.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8028.03	Moderate	78.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8028.04	Low	48.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8028.05	Middle	81.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8029.01	Moderate	56.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8030.01	Moderate	78.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8030.02	Moderate	69.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8031.00	Moderate	54.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8032.00	Moderate	59.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8033.00	Moderate	71.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8034.03	Moderate	53.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.08	Middle	80.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.09	Low	43.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.12	Middle	109.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.13	Middle	117.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.14	Middle	98.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.16	Upper	140.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.19	Middle	99.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.20	Upper	165.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.21	Upper	141.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.24	Moderate	78.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.25	Moderate	64.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.26	Middle	108.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.27	Middle	98.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8035.28	Middle	110.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.01	Middle	118.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.02	Moderate	52.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.05	Middle	101.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.06	Middle	92.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.07	Middle	82.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.08	Middle	93.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.10	Middle	83.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.12	Moderate	67.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8036.13	Moderate	66.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8037.00	Moderate	74.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8038.01	Moderate	65.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8038.03	Middle	83.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8039.00	Middle	81.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8040.01	Low	48.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8040.02	Moderate	63.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8041.01	Middle	80.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8041.02	Middle	81.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8042.00	Upper	140.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8043.00	Moderate	57.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8044.00	Moderate	70.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8046.00	Middle	82.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8047.00	Middle	107.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8048.01	Moderate	57.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8048.02	Moderate	71.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8049.00	Middle	92.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8050.00	Moderate	59.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8051.01	Moderate	65.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8052.01	Low	49.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8052.02	Low	49.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8055.00	Low	48.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8056.01	Low	36.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8056.02	Moderate	50.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8057.00	Moderate	71.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8058.01	Moderate	70.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8058.02	Moderate	62.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8059.04	Middle	89.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	47764 Washington, DC-MD	033 Prince George's County	8059.06	Moderate	59.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8059.07	Moderate	60.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8059.08	Moderate	65.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8059.09	Moderate	63.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8060.00	Moderate	73.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8061.00	Middle	92.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8064.00	Upper	161.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8065.01	Moderate	77.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8066.01	Moderate	79.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8066.02	Moderate	69.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.06	Middle	85.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.08	Moderate	76.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.10	Middle	98.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.11	Moderate	67.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.12	Moderate	76.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.13	Moderate	65.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8067.14	Moderate	58.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8068.00	Middle	111.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8069.00	Middle	92.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8070.00	Upper	122.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8071.02	Middle	114.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8073.01	Moderate	75.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8073.04	Middle	116.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8073.05	Middle	92.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8074.04	Middle	88.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8074.05	Middle	98.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8074.07	Middle	84.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8074.08	Upper	123.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8074.09	Middle	86.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8074.10	Moderate	58.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8075.00	Middle	99.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	9800.00	Middle	83.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8001.08	Moderate	66.6
24 MD	47764 Washington, DC-MD	033 Prince George's County	8001.09	Moderate	57.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.03	Upper	145.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.06	Middle	89.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.09	Moderate	50.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.10	Middle	80.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.11	Moderate	79.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.12	Middle	114.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.13	Middle	106.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.16	Upper	125.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.17	Moderate	77.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8002.18	Moderate	68.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.01	Middle	110.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.02	Middle	105.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.03	Upper	156.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.08	Upper	121.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.09	Upper	121.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.10	Upper	133.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.11	Middle	109.7
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.12	Middle	90.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8004.13	Moderate	66.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.04	Middle	116.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.05	Upper	126.5
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.07	Upper	155.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.11	Middle	106.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.13	Upper	123.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.14	Upper	178.9
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.15	Middle	101.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.16	Middle	118.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.17	Upper	161.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.18	Upper	202.2
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.19	Upper	133.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.20	Middle	92.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.21	Middle	111.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8005.22	Upper	158.4
24 MD	47764 Washington, DC-MD	033 Prince George's County	8006.05	Middle	109.0
24 MD	47764 Washington, DC-MD	033 Prince George's County	8006.06	Middle	116.1
24 MD	47764 Washington, DC-MD	033 Prince George's County	8006.07	Upper	158.8
24 MD	47764 Washington, DC-MD	033 Prince George's County	8006.08	Upper	163.3
24 MD	47764 Washington, DC-MD	033 Prince George's County	8006.09	Middle	91.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.16	Middle	84.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.17	Middle	82.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.13	Upper	157.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.42	Middle	101.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.63	Upper	133.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.64	Upper	124.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.65	Upper	225.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.66	Upper	129.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0055.01	Middle	88.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0055.03	Middle	89.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.16	Upper	140.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.66	Upper	137.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.14	Low	46.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.14	Moderate	50.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0018.01	Moderate	58.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0025.06	Moderate	62.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.24	Upper	144.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.25	Middle	114.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.61	Upper	124.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.08	Upper	184.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.11	Middle	97.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.33	Upper	153.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.36	Upper	148.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.51	Upper	183.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.52	Upper	141.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.08	Upper	141.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.48	Middle	103.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.50	Middle	111.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.65	Middle	91.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.66	Middle	118.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.12	Low	42.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.19	Middle	105.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.20	Moderate	73.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.21	Low	48.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.62	Upper	155.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.19	Upper	193.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.26	Middle	106.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.28	Upper	139.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.48	Moderate	56.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.67	Upper	124.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0004.01	Moderate	66.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0004.03	Moderate	59.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.27	Moderate	63.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.17	Upper	146.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0026.03	Low	37.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0027.07	Middle	92.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.35	Middle	99.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.79	Upper	123.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.96	Moderate	56.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.18	Upper	158.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.48	Middle	101.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.12	Middle	81.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.31	Moderate	60.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.09	Middle	97.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.37	Middle	102.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.61	Upper	127.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.01	Middle	94.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.15	Moderate	52.5



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0007.00	Upper	172.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0010.03	Moderate	79.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0010.04	Moderate	59.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.13	Moderate	75.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0018.04	Moderate	62.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0025.05	Low	49.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.45	Moderate	75.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.48	Middle	98.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.37	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.57	Upper	170.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.81	Middle	106.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.34	Middle	95.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.54	Middle	82.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0004.02	Low	34.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.26	Moderate	76.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0013.00	Middle	100.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.09	Upper	129.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.10	Middle	117.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.28	Moderate	60.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.29	Middle	84.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.47	Middle	107.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.64	Middle	90.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.11	Upper	181.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.30	Upper	134.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.34	Upper	142.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.09	Moderate	71.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.28	Low	49.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.16	Middle	81.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.18	Moderate	54.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0024.03	Low	47.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0027.06	Low	48.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.38	Upper	127.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.42	Middle	104.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.52	Upper	184.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0030.05	Middle	99.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.13	Middle	113.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.37	Upper	142.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.40	Upper	134.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.42	Upper	201.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.63	Middle	98.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.68	Upper	181.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.05	Upper	150.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0035.00	Moderate	71.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.10	Middle	107.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.34	Middle	88.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.45	Middle	97.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.03	Moderate	58.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.14	Middle	100.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.16	Middle	84.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.26	Middle	85.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.51	Middle	103.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.16	Middle	104.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.40	Middle	92.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.42	Middle	85.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.77	Upper	166.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0031.03	Middle	95.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.14	Middle	96.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.28	Middle	109.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.39	Middle	112.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.14	Upper	151.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.26	Upper	133.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.42	Middle	108.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.14	Moderate	79.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.16	Moderate	69.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.15	Moderate	77.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.25	Moderate	69.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.14	Moderate	67.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.06	Middle	104.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.14	Middle	98.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.19	Upper	134.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.37	Upper	175.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.50	Upper	149.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.58	Upper	161.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.22	Moderate	65.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.20	Upper	142.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.03	Moderate	77.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.06	Moderate	63.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.16	Low	47.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0018.03	Moderate	63.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0019.01	Low	50.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0019.02	Moderate	56.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0025.04	Moderate	62.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.26	Middle	100.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.47	Moderate	71.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.38	Upper	120.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.58	Middle	81.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.62	Middle	83.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.83	Middle	108.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.04	Upper	143.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.10	Middle	90.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.35	Upper	139.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.53	Middle	102.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.23	Upper	149.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.30	Moderate	60.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.32	Middle	101.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.46	Middle	93.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.07	Moderate	50.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.09	Moderate	54.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.05	Middle	110.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.13	Moderate	50.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0010.05	Upper	155.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.15	Moderate	55.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.06	Middle	106.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0025.01	Middle	85.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.27	Middle	93.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.46	Middle	92.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.36	Middle	87.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.39	Upper	161.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.80	Middle	100.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.82	Middle	95.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0031.04	Moderate	71.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.06	Middle	110.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.07	Middle	117.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.08	Middle	114.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.09	Middle	109.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.27	Moderate	56.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.30	Middle	112.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.31	Middle	86.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.33	Middle	80.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.49	Middle	105.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.63	Middle	112.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.18	Middle	110.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.15	Middle	97.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.02	Middle	109.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.14	Upper	135.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.43	Middle	119.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.46	Middle	111.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.42	Middle	118.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0055.02	Upper	123.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.17	Upper	162.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.18	Upper	121.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.07	Moderate	60.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.17	Middle	83.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.21	Low	43.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.11	Middle	92.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.09	Middle	96.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0022.01	Moderate	56.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0024.05	Moderate	54.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.21	Moderate	53.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.23	Moderate	68.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.41	Middle	80.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.66	Moderate	51.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.78	Upper	131.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0031.02	Moderate	57.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.15	Upper	124.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.15	Upper	122.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.18	Upper	144.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.36	Middle	89.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.21	Upper	153.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.13	Middle	104.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.52	Upper	127.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.56	Upper	143.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0001.08	Moderate	66.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0006.00	Low	47.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0010.06	Middle	119.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.10	Middle	90.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.10	Moderate	71.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0020.00	Moderate	56.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0026.05	Moderate	54.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.44	Middle	94.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.49	Upper	142.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.52	Middle	95.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.54	Low	48.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.85	Middle	112.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.26	Upper	210.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.03	Middle	100.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.12	Upper	183.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.14	Upper	143.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.22	Moderate	66.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.26	Moderate	77.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.20	Upper	154.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.44	Middle	86.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.62	Upper	146.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0037.00	Moderate	63.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0045.00	Moderate	63.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0046.02	Low	47.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.17	Middle	86.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.23	Middle	84.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.08	Middle	106.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.16	Middle	112.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.41	Upper	149.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.48	Upper	148.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.43	Upper	163.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0002.01	Low	45.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.18	Moderate	52.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.20	Moderate	64.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.08	Middle	101.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0022.03	Moderate	55.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0024.06	Moderate	71.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.22	Moderate	73.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.31	Middle	115.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.23	Moderate	65.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.27	Middle	98.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.36	Upper	125.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.43	Middle	99.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.61	Middle	95.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0041.00	Moderate	71.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.04	Middle	116.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.38	Middle	86.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.49	Upper	141.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.56	Upper	197.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.60	Moderate	77.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.21	Moderate	52.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.23	Middle	81.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0055.04	Middle	108.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0056.12	Middle	104.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.23	Low	37.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.25	Moderate	67.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0014.02	Middle	81.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0027.08	Low	34.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.08	Upper	140.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.34	Middle	114.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.35	Middle	107.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.01	Upper	143.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.05	Moderate	69.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.19	Middle	107.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.43	Upper	149.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.46	Middle	98.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.65	Upper	160.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.67	Upper	190.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.16	Upper	141.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.17	Middle	108.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.16	Middle	95.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.18	Moderate	78.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.15	Middle	92.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.16	Moderate	69.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.56	Middle	102.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0044.01	Moderate	59.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.33	Upper	128.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.35	Upper	132.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.54	Upper	137.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.34	Upper	152.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.37	Upper	200.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.05	Middle	112.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.36	Middle	118.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.58	Upper	167.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.60	Middle	105.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.76	Upper	124.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0068.00	Moderate	70.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.09	Middle	95.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.07	Upper	128.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.30	Middle	91.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.50	Middle	111.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.19	Middle	98.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.44	Middle	89.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.56	Moderate	74.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.95	Low	43.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.11	Upper	140.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.13	Middle	111.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.20	Middle	114.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.13	Moderate	72.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.59	Upper	138.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0046.01	Moderate	62.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.13	Low	41.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.07	Upper	122.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.51	Upper	157.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.39	Middle	82.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.41	Upper	142.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.29	Middle	118.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.61	Middle	111.7

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.70	NA	0.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0062.02	Middle	83.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0076.00	Middle	108.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.32	Middle	97.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.40	Middle	97.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0056.13	Upper	120.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.15	Upper	241.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.64	Middle	113.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.69	Upper	136.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.71	Middle	89.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0062.03	Middle	104.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.63	Middle	116.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.72	Upper	197.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0059.03	Upper	120.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0059.05	Middle	90.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0078.02	NA	0.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0056.15	Moderate	79.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.04	Middle	95.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.07	Middle	114.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.75	Middle	84.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0071.00	Moderate	55.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0072.00	Moderate	62.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.55	Middle	111.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.62	Middle	108.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0059.02	Middle	90.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0078.01	Moderate	50.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0060.01	Moderate	57.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0061.04	Upper	138.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.44	Upper	147.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.49	Upper	124.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.08	Middle	113.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.22	Upper	162.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.42	Upper	250.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0062.04	Moderate	79.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0003.02	Low	34.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.22	Low	48.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0014.01	Moderate	67.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0015.01	Low	47.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0015.02	Moderate	59.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.13	Middle	101.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0022.07	Low	48.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.33	Middle	116.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.53	Middle	117.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.47	Upper	139.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.74	Middle	115.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.98	Middle	85.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0030.01	Middle	99.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.23	Upper	184.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.44	Upper	143.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.15	Upper	126.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.19	Upper	182.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.38	Middle	103.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0043.01	Low	43.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0044.02	Low	49.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.07	Middle	119.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.06	Low	49.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.07	Middle	102.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.11	Middle	96.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.13	Middle	92.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.21	Upper	135.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.52	Upper	144.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.35	Upper	123.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0056.14	Moderate	72.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.02	Moderate	59.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.03	Moderate	58.6



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.04	Moderate	53.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.35	Upper	204.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0002.03	Moderate	68.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.24	Upper	120.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.46	Upper	131.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.65	Upper	136.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.68	Upper	140.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0079.00	Moderate	70.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0062.01	Moderate	71.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0003.01	Moderate	50.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0023.02	Middle	118.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.49	Middle	98.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.68	Moderate	64.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.70	Middle	81.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0030.03	Middle	101.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0030.04	Middle	91.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.66	Middle	116.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.19	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.20	Moderate	69.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.13	Middle	98.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.40	Moderate	78.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.41	Middle	101.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.55	Middle	102.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.58	Upper	140.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0042.00	Moderate	77.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.17	Moderate	78.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.10	Middle	88.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.11	Moderate	66.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.05	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.10	Upper	126.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.53	Upper	125.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.55	Middle	105.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.06	Upper	152.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.39	Upper	191.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.59	Moderate	66.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.22	Upper	126.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.09	Middle	106.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.18	Moderate	71.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.50	Upper	120.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.41	Upper	194.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0059.04	Middle	107.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0067.00	Upper	139.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0075.00	Upper	140.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.37	Upper	132.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.57	Middle	100.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.73	Upper	206.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.74	Middle	111.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.77	Upper	175.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0069.00	Upper	127.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0002.04	Upper	125.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.24	Low	36.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.07	Moderate	59.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.11	Moderate	68.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.12	Middle	104.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.14	Middle	93.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0022.06	Moderate	57.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0023.03	NA	0.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.10	Moderate	75.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.11	Upper	132.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.36	Middle	96.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.02	Middle	118.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.48	Moderate	72.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.50	Moderate	79.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.69	Moderate	56.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.75	Upper	121.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.20	Moderate	71.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.22	Middle	118.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.45	Middle	107.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.64	Upper	137.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.18	Middle	107.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.17	Middle	84.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.39	Middle	89.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.57	Moderate	50.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0043.02	Low	49.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.10	Low	48.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.12	Upper	148.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.20	Middle	98.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.22	Upper	126.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.33	Upper	157.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.10	Moderate	73.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0005.19	Moderate	64.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0011.00	Low	30.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0022.04	Low	49.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0026.04	Moderate	52.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.28	Upper	159.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.15	Middle	86.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.53	Middle	116.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.64	Moderate	54.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.76	Middle	102.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.97	Moderate	64.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.27	Upper	123.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.49	Upper	179.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.61	Upper	123.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.22	Upper	218.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.15	Moderate	67.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.21	Middle	98.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.10	Low	49.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.11	Middle	101.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.12	Upper	139.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.47	Middle	112.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.25	Middle	81.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.45	Upper	140.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.47	Upper	120.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0061.03	Middle	86.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.29	Upper	172.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.47	Upper	140.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.70	Middle	93.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0034.11	Middle	104.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.21	Middle	101.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.52	Middle	86.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.54	Moderate	66.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0038.00	Low	47.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0047.15	Moderate	74.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.24	Middle	85.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.11	Middle	83.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.13	Middle	81.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0052.00	Moderate	75.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.16	Middle	89.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.05	Middle	80.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0057.13	Upper	145.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.03	Upper	126.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0058.31	Upper	155.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0012.00	Moderate	56.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0016.08	Low	44.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0017.15	Moderate	64.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0024.04	Low	34.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.14	Upper	133.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.29	Middle	113.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.37	Upper	182.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0028.41	Upper	125.9



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.46	Moderate	75.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.65	Moderate	68.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0029.67	Moderate	63.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0030.06	Middle	119.1
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.41	Middle	119.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.50	Upper	132.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.60	Moderate	64.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.62	Middle	99.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0032.69	Middle	114.9
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.19	Upper	138.4
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0033.21	Upper	196.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.35	Middle	84.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.51	Middle	94.5
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.53	Upper	122.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0036.60	Upper	150.7
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0040.00	Low	48.8
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0049.12	Moderate	76.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0050.12	Middle	105.6
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0051.03	Middle	85.2
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0053.17	Upper	157.0
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0054.38	Moderate	69.3
32 NV	29820 Las Vegas-Henderson-North Las Vegas, NV	003 Clark County	0056.07	Moderate	78.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0101.00	Upper	141.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0102.00	Upper	134.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0103.00	Upper	139.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0111.00	Middle	119.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0112.00	Moderate	68.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0113.00	Middle	111.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0114.00	Middle	105.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0120.01	Middle	108.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0120.02	Upper	142.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0130.02	Upper	155.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0130.03	Upper	208.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0130.04	Upper	194.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0140.00	Upper	164.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0151.00	Upper	240.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0152.00	Middle	112.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0153.00	Moderate	73.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0154.01	Moderate	76.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0154.02	Middle	91.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0155.00	Upper	180.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0160.00	Upper	202.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0171.01	Upper	213.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0171.02	Upper	239.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0172.00	Upper	157.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0173.01	Upper	180.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0173.02	Upper	203.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0174.00	Upper	192.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0175.01	Upper	136.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0175.02	Upper	148.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0181.01	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0181.02	Moderate	68.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0182.00	Moderate	72.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0191.02	Upper	129.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0191.03	Middle	111.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0191.04	Upper	120.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0192.02	Middle	113.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0192.03	Middle	115.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0192.04	Middle	115.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0193.03	Middle	107.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0193.04	Upper	160.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0193.05	Upper	202.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0193.06	Upper	199.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0201.00	Upper	210.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0202.00	Upper	286.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0211.01	Middle	86.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0211.02	Middle	95.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0212.00	Middle	108.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0213.00	Moderate	69.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0214.00	Middle	88.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0215.00	Moderate	76.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0216.00	Moderate	66.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0221.00	Upper	224.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0222.00	Upper	244.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0231.00	Middle	81.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0232.01	Upper	121.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0232.02	Middle	115.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0233.01	Upper	172.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0233.03	Middle	86.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0233.04	Upper	132.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0234.01	Middle	89.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0234.02	Upper	127.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0235.01	Moderate	79.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0235.02	Moderate	76.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0236.01	Middle	87.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0236.02	Moderate	57.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0241.00	Upper	209.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0242.00	Upper	191.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0251.00	Middle	113.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0252.00	Upper	161.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0261.00	Upper	219.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0262.00	Upper	189.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0270.00	Upper	274.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0280.01	Middle	113.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0280.02	Upper	193.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0291.00	Middle	83.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0292.00	Middle	114.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0301.00	Moderate	73.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0302.01	Middle	86.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0302.02	Middle	92.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0303.00	Moderate	73.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0304.01	Middle	90.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0304.02	Upper	123.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0311.00	Upper	141.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0312.00	Upper	123.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0313.00	Middle	113.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0314.00	Middle	112.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0321.02	Upper	176.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0321.03	Middle	98.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0321.04	Upper	130.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0322.01	Upper	192.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0322.02	Upper	145.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0331.00	Upper	133.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0332.00	Upper	145.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0333.00	Upper	149.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0340.01	Upper	176.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0340.02	Upper	161.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0351.00	Upper	183.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0352.00	Upper	238.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0361.00	Middle	110.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0362.00	Middle	94.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0371.00	Upper	171.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0372.01	Upper	168.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0372.03	Upper	161.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0372.04	Middle	84.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0381.00	Middle	115.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0382.00	Middle	92.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0383.00	Upper	133.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0391.00	Upper	131.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0392.00	Upper	199.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0393.00	Upper	177.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0400.01	Upper	240.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0400.02	Upper	191.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0411.00	Middle	92.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0412.00	Middle	116.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0413.01	Middle	87.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0413.02	Upper	122.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0421.01	Upper	136.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0421.02	Upper	173.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0423.01	Upper	182.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0423.02	Upper	183.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0424.00	Upper	162.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0425.00	Upper	146.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0430.01	Upper	216.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0430.02	Upper	195.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0441.00	Upper	211.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0442.01	Upper	232.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0442.02	Upper	157.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0451.01	Middle	111.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0451.02	Upper	135.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0452.00	Upper	129.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0461.00	Upper	131.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0462.00	Upper	134.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0463.00	Middle	95.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0471.00	Upper	207.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0472.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0473.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0474.00	Upper	217.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0475.00	Upper	274.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0481.00	Upper	137.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0482.00	Upper	227.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0490.01	Upper	235.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0490.02	Upper	181.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0500.00	Upper	147.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0511.00	Upper	153.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0512.00	Upper	158.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0513.00	Middle	106.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0514.00	Upper	148.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0521.00	Upper	138.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0522.00	Upper	142.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0531.00	Upper	258.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0532.01	Upper	247.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0532.02	Upper	233.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0541.01	Upper	154.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0541.02	Upper	159.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0542.00	Upper	137.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0543.00	Upper	242.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0544.00	Upper	144.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0545.00	Upper	220.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0546.01	Upper	121.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0546.02	Upper	177.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0551.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0552.01	Upper	240.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0552.02	Upper	180.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0561.00	Upper	168.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0562.00	Upper	159.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0571.01	Middle	86.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0571.02	Middle	101.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0572.00	Middle	94.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0581.00	Upper	166.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0582.00	Upper	190.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0591.00	Upper	174.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0592.00	Upper	166.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0600.01	Upper	138.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0600.02	Upper	181.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0611.00	Upper	247.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0612.00	Upper	224.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0613.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0614.00	Upper	201.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0010.01	Upper	205.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0010.02	Upper	219.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0021.00	Upper	191.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0022.00	Upper	134.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0023.00	Upper	183.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0031.00	Upper	128.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0032.00	Upper	132.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0033.00	Upper	150.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0034.01	Upper	177.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0034.02	Upper	177.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0035.00	Moderate	72.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0040.01	Middle	117.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0040.02	Middle	108.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0050.00	Upper	142.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0061.01	Middle	102.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0061.02	Middle	95.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0062.01	Middle	96.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0062.02	Upper	145.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0063.01	Moderate	72.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0063.02	Middle	115.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0070.01	Upper	179.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0070.02	Upper	195.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0080.01	Upper	195.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0080.02	Upper	169.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0091.00	Upper	198.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	003 Bergen County	0092.00	Upper	233.7
34 NJ	35084 Newark, NJ	013 Essex County	0151.00	Middle	87.6
34 NJ	35084 Newark, NJ	013 Essex County	0152.00	Moderate	73.7
34 NJ	35084 Newark, NJ	013 Essex County	0153.00	Moderate	72.9
34 NJ	35084 Newark, NJ	013 Essex County	0154.00	Middle	91.1
34 NJ	35084 Newark, NJ	013 Essex County	0155.00	Middle	107.1
34 NJ	35084 Newark, NJ	013 Essex County	0156.00	Middle	100.2
34 NJ	35084 Newark, NJ	013 Essex County	0157.00	Moderate	68.7
34 NJ	35084 Newark, NJ	013 Essex County	0158.00	Middle	83.3
34 NJ	35084 Newark, NJ	013 Essex County	0159.00	Moderate	76.1
34 NJ	35084 Newark, NJ	013 Essex County	0160.00	Upper	207.5
34 NJ	35084 Newark, NJ	013 Essex County	0161.00	Upper	216.8
34 NJ	35084 Newark, NJ	013 Essex County	0162.00	Upper	231.9
34 NJ	35084 Newark, NJ	013 Essex County	0163.00	Upper	188.2
34 NJ	35084 Newark, NJ	013 Essex County	0164.00	Upper	194.8
34 NJ	35084 Newark, NJ	013 Essex County	0165.00	Upper	192.2
34 NJ	35084 Newark, NJ	013 Essex County	0166.00	Upper	133.3
34 NJ	35084 Newark, NJ	013 Essex County	0167.00	Middle	117.3
34 NJ	35084 Newark, NJ	013 Essex County	0168.00	Middle	104.0
34 NJ	35084 Newark, NJ	013 Essex County	0169.00	Upper	170.6
34 NJ	35084 Newark, NJ	013 Essex County	0170.00	Upper	151.6
34 NJ	35084 Newark, NJ	013 Essex County	0171.00	Low	37.2
34 NJ	35084 Newark, NJ	013 Essex County	0172.00	Middle	113.8
34 NJ	35084 Newark, NJ	013 Essex County	0173.01	Upper	138.6
34 NJ	35084 Newark, NJ	013 Essex County	0173.02	Upper	135.7
34 NJ	35084 Newark, NJ	013 Essex County	0174.00	Upper	157.0
34 NJ	35084 Newark, NJ	013 Essex County	0175.00	Middle	98.1
34 NJ	35084 Newark, NJ	013 Essex County	0176.00	Moderate	72.5
34 NJ	35084 Newark, NJ	013 Essex County	0177.00	Low	45.9
34 NJ	35084 Newark, NJ	013 Essex County	0178.00	Moderate	71.8
34 NJ	35084 Newark, NJ	013 Essex County	0179.00	Upper	149.3
34 NJ	35084 Newark, NJ	013 Essex County	0180.00	Upper	129.2
34 NJ	35084 Newark, NJ	013 Essex County	0181.00	Low	39.3
34 NJ	35084 Newark, NJ	013 Essex County	0182.00	Moderate	67.6
34 NJ	35084 Newark, NJ	013 Essex County	0183.00	Low	38.0
34 NJ	35084 Newark, NJ	013 Essex County	0184.00	Low	37.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35084 Newark, NJ	013 Essex County	0186.00	Low	38.8
34 NJ	35084 Newark, NJ	013 Essex County	0187.00	Low	37.7
34 NJ	35084 Newark, NJ	013 Essex County	0188.00	Moderate	53.2
34 NJ	35084 Newark, NJ	013 Essex County	0189.00	Low	48.5
34 NJ	35084 Newark, NJ	013 Essex County	0190.00	Upper	231.9
34 NJ	35084 Newark, NJ	013 Essex County	0191.00	Upper	177.0
34 NJ	35084 Newark, NJ	013 Essex County	0192.00	Upper	146.8
34 NJ	35084 Newark, NJ	013 Essex County	0193.00	Upper	144.8
34 NJ	35084 Newark, NJ	013 Essex County	0194.00	Upper	231.9
34 NJ	35084 Newark, NJ	013 Essex County	0195.00	Upper	205.2
34 NJ	35084 Newark, NJ	013 Essex County	0196.00	Upper	148.3
34 NJ	35084 Newark, NJ	013 Essex County	0197.00	Middle	116.0
34 NJ	35084 Newark, NJ	013 Essex County	0198.00	Upper	175.6
34 NJ	35084 Newark, NJ	013 Essex County	0199.00	Upper	231.9
34 NJ	35084 Newark, NJ	013 Essex County	0200.00	Upper	231.9
34 NJ	35084 Newark, NJ	013 Essex County	0201.00	Upper	231.9
34 NJ	35084 Newark, NJ	013 Essex County	0202.00	Upper	221.8
34 NJ	35084 Newark, NJ	013 Essex County	0203.00	Upper	197.9
34 NJ	35084 Newark, NJ	013 Essex County	0204.00	Upper	196.9
34 NJ	35084 Newark, NJ	013 Essex County	0205.00	Upper	194.4
34 NJ	35084 Newark, NJ	013 Essex County	0206.00	Upper	230.0
34 NJ	35084 Newark, NJ	013 Essex County	0207.00	Upper	139.9
34 NJ	35084 Newark, NJ	013 Essex County	0208.00	Upper	185.6
34 NJ	35084 Newark, NJ	013 Essex County	0209.01	Upper	229.7
34 NJ	35084 Newark, NJ	013 Essex County	0209.02	Upper	149.0
34 NJ	35084 Newark, NJ	013 Essex County	0210.00	Upper	157.1
34 NJ	35084 Newark, NJ	013 Essex County	0211.00	Upper	147.6
34 NJ	35084 Newark, NJ	013 Essex County	0212.00	Upper	173.6
34 NJ	35084 Newark, NJ	013 Essex County	0213.00	Upper	149.9
34 NJ	35084 Newark, NJ	013 Essex County	0214.00	Upper	172.0
34 NJ	35084 Newark, NJ	013 Essex County	0216.01	Middle	111.9
34 NJ	35084 Newark, NJ	013 Essex County	0216.02	Upper	200.2
34 NJ	35084 Newark, NJ	013 Essex County	0217.01	Middle	112.9
34 NJ	35084 Newark, NJ	013 Essex County	0217.02	Upper	133.1
34 NJ	35084 Newark, NJ	013 Essex County	0218.01	Upper	122.5
34 NJ	35084 Newark, NJ	013 Essex County	0218.02	Upper	165.0
34 NJ	35084 Newark, NJ	013 Essex County	0218.03	Upper	122.1
34 NJ	35084 Newark, NJ	013 Essex County	0227.00	Low	33.7
34 NJ	35084 Newark, NJ	013 Essex County	0228.00	Low	38.5
34 NJ	35084 Newark, NJ	013 Essex County	0229.00	Low	25.1
34 NJ	35084 Newark, NJ	013 Essex County	0230.00	Low	26.6
34 NJ	35084 Newark, NJ	013 Essex County	0231.00	Low	48.1
34 NJ	35084 Newark, NJ	013 Essex County	0232.00	Low	33.6
34 NJ	35084 Newark, NJ	013 Essex County	9801.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	9802.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	0102.00	Moderate	62.2
34 NJ	35084 Newark, NJ	013 Essex County	0103.00	Moderate	52.3
34 NJ	35084 Newark, NJ	013 Essex County	0104.00	Moderate	61.9
34 NJ	35084 Newark, NJ	013 Essex County	0105.00	Moderate	67.1
34 NJ	35084 Newark, NJ	013 Essex County	0106.00	Low	28.6
34 NJ	35084 Newark, NJ	013 Essex County	0107.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	0108.00	Low	38.2
34 NJ	35084 Newark, NJ	013 Essex County	0109.00	Low	41.2
34 NJ	35084 Newark, NJ	013 Essex County	0111.00	Low	41.1
34 NJ	35084 Newark, NJ	013 Essex County	0112.00	Low	46.1
34 NJ	35084 Newark, NJ	013 Essex County	0113.00	Low	49.1
34 NJ	35084 Newark, NJ	013 Essex County	0114.00	Moderate	68.0
34 NJ	35084 Newark, NJ	013 Essex County	0115.00	Moderate	57.3
34 NJ	35084 Newark, NJ	013 Essex County	0116.00	Moderate	53.0
34 NJ	35084 Newark, NJ	013 Essex County	0117.00	Middle	92.9
34 NJ	35084 Newark, NJ	013 Essex County	0118.00	Moderate	62.5
34 NJ	35084 Newark, NJ	013 Essex County	0119.00	Low	41.8
34 NJ	35084 Newark, NJ	013 Essex County	0120.00	Moderate	56.5
34 NJ	35084 Newark, NJ	013 Essex County	0121.00	Low	48.3
34 NJ	35084 Newark, NJ	013 Essex County	0122.00	Moderate	54.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35084 Newark, NJ	013 Essex County	0123.00	Low	49.6
34 NJ	35084 Newark, NJ	013 Essex County	0124.00	Low	40.9
34 NJ	35084 Newark, NJ	013 Essex County	0125.00	Moderate	62.7
34 NJ	35084 Newark, NJ	013 Essex County	0126.00	Low	42.9
34 NJ	35084 Newark, NJ	013 Essex County	0127.00	Moderate	54.3
34 NJ	35084 Newark, NJ	013 Essex County	0128.00	Moderate	56.9
34 NJ	35084 Newark, NJ	013 Essex County	0129.00	Moderate	50.5
34 NJ	35084 Newark, NJ	013 Essex County	0130.00	Moderate	76.6
34 NJ	35084 Newark, NJ	013 Essex County	0131.00	Low	42.3
34 NJ	35084 Newark, NJ	013 Essex County	0132.00	Moderate	66.0
34 NJ	35084 Newark, NJ	013 Essex County	0133.00	Low	41.5
34 NJ	35084 Newark, NJ	013 Essex County	0134.00	Upper	142.8
34 NJ	35084 Newark, NJ	013 Essex County	0135.00	Upper	121.9
34 NJ	35084 Newark, NJ	013 Essex County	0136.00	Upper	125.2
34 NJ	35084 Newark, NJ	013 Essex County	0137.00	Moderate	66.4
34 NJ	35084 Newark, NJ	013 Essex County	0138.00	Upper	141.5
34 NJ	35084 Newark, NJ	013 Essex County	0139.00	Middle	103.8
34 NJ	35084 Newark, NJ	013 Essex County	0140.00	Middle	104.1
34 NJ	35084 Newark, NJ	013 Essex County	0141.00	Moderate	78.3
34 NJ	35084 Newark, NJ	013 Essex County	0142.00	Middle	107.8
34 NJ	35084 Newark, NJ	013 Essex County	0143.00	Moderate	79.6
34 NJ	35084 Newark, NJ	013 Essex County	0144.00	Moderate	50.1
34 NJ	35084 Newark, NJ	013 Essex County	0145.00	Moderate	70.4
34 NJ	35084 Newark, NJ	013 Essex County	0146.00	Moderate	72.5
34 NJ	35084 Newark, NJ	013 Essex County	0147.00	Moderate	62.3
34 NJ	35084 Newark, NJ	013 Essex County	0148.00	Upper	139.3
34 NJ	35084 Newark, NJ	013 Essex County	0149.00	Upper	139.6
34 NJ	35084 Newark, NJ	013 Essex County	0150.00	Middle	103.6
34 NJ	35084 Newark, NJ	013 Essex County	0035.00	Low	39.7
34 NJ	35084 Newark, NJ	013 Essex County	0037.00	Moderate	56.3
34 NJ	35084 Newark, NJ	013 Essex County	0038.00	Low	42.9
34 NJ	35084 Newark, NJ	013 Essex County	0039.00	Low	20.6
34 NJ	35084 Newark, NJ	013 Essex County	0041.00	Low	28.2
34 NJ	35084 Newark, NJ	013 Essex County	0042.00	Low	49.7
34 NJ	35084 Newark, NJ	013 Essex County	0043.00	Low	29.6
34 NJ	35084 Newark, NJ	013 Essex County	0044.00	Low	32.3
34 NJ	35084 Newark, NJ	013 Essex County	0045.00	Moderate	51.2
34 NJ	35084 Newark, NJ	013 Essex County	0046.00	Low	32.1
34 NJ	35084 Newark, NJ	013 Essex County	0047.00	Moderate	59.9
34 NJ	35084 Newark, NJ	013 Essex County	0048.01	Low	37.0
34 NJ	35084 Newark, NJ	013 Essex County	0048.02	Low	25.8
34 NJ	35084 Newark, NJ	013 Essex County	0049.00	Low	44.6
34 NJ	35084 Newark, NJ	013 Essex County	0050.00	Low	32.7
34 NJ	35084 Newark, NJ	013 Essex County	0051.00	Moderate	57.1
34 NJ	35084 Newark, NJ	013 Essex County	0052.00	Low	40.6
34 NJ	35084 Newark, NJ	013 Essex County	0053.00	Moderate	50.9
34 NJ	35084 Newark, NJ	013 Essex County	0054.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	0057.00	Low	40.8
34 NJ	35084 Newark, NJ	013 Essex County	0062.00	Low	24.8
34 NJ	35084 Newark, NJ	013 Essex County	0064.00	Middle	81.1
34 NJ	35084 Newark, NJ	013 Essex County	0066.00	Moderate	54.5
34 NJ	35084 Newark, NJ	013 Essex County	0067.00	Moderate	56.9
34 NJ	35084 Newark, NJ	013 Essex County	0068.00	Moderate	52.3
34 NJ	35084 Newark, NJ	013 Essex County	0069.00	Moderate	52.0
34 NJ	35084 Newark, NJ	013 Essex County	0070.00	Low	42.4
34 NJ	35084 Newark, NJ	013 Essex County	0071.00	Low	43.8
34 NJ	35084 Newark, NJ	013 Essex County	0072.00	Low	38.0
34 NJ	35084 Newark, NJ	013 Essex County	0073.00	Moderate	52.5
34 NJ	35084 Newark, NJ	013 Essex County	0074.00	Low	36.1
34 NJ	35084 Newark, NJ	013 Essex County	0075.01	Low	23.5
34 NJ	35084 Newark, NJ	013 Essex County	0075.02	Low	36.3
34 NJ	35084 Newark, NJ	013 Essex County	0076.00	Low	43.4
34 NJ	35084 Newark, NJ	013 Essex County	0077.00	Low	48.4
34 NJ	35084 Newark, NJ	013 Essex County	0078.00	Low	44.6
34 NJ	35084 Newark, NJ	013 Essex County	0079.00	Low	41.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35084 Newark, NJ	013 Essex County	0080.00	Low	40.6
34 NJ	35084 Newark, NJ	013 Essex County	0081.00	Low	47.6
34 NJ	35084 Newark, NJ	013 Essex County	0082.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	0087.00	Moderate	54.6
34 NJ	35084 Newark, NJ	013 Essex County	0088.00	Moderate	53.5
34 NJ	35084 Newark, NJ	013 Essex County	0089.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	0090.00	Low	37.0
34 NJ	35084 Newark, NJ	013 Essex County	0091.00	Low	49.6
34 NJ	35084 Newark, NJ	013 Essex County	0092.00	Low	40.3
34 NJ	35084 Newark, NJ	013 Essex County	0093.00	Low	46.6
34 NJ	35084 Newark, NJ	013 Essex County	0094.00	Low	47.3
34 NJ	35084 Newark, NJ	013 Essex County	0095.00	Moderate	64.7
34 NJ	35084 Newark, NJ	013 Essex County	0096.00	Low	40.5
34 NJ	35084 Newark, NJ	013 Essex County	0097.00	Low	36.7
34 NJ	35084 Newark, NJ	013 Essex County	0099.00	Moderate	61.5
34 NJ	35084 Newark, NJ	013 Essex County	0100.00	Middle	90.6
34 NJ	35084 Newark, NJ	013 Essex County	0101.00	Moderate	59.1
34 NJ	35084 Newark, NJ	013 Essex County	0001.00	Low	49.1
34 NJ	35084 Newark, NJ	013 Essex County	0002.00	Low	36.3
34 NJ	35084 Newark, NJ	013 Essex County	0003.00	Moderate	75.1
34 NJ	35084 Newark, NJ	013 Essex County	0004.00	Moderate	63.4
34 NJ	35084 Newark, NJ	013 Essex County	0005.00	Low	36.8
34 NJ	35084 Newark, NJ	013 Essex County	0006.00	Low	46.9
34 NJ	35084 Newark, NJ	013 Essex County	0007.00	Low	42.1
34 NJ	35084 Newark, NJ	013 Essex County	0008.00	Moderate	66.7
34 NJ	35084 Newark, NJ	013 Essex County	0009.00	Low	40.4
34 NJ	35084 Newark, NJ	013 Essex County	0010.00	Low	25.8
34 NJ	35084 Newark, NJ	013 Essex County	0011.00	Moderate	58.9
34 NJ	35084 Newark, NJ	013 Essex County	0013.00	Moderate	63.9
34 NJ	35084 Newark, NJ	013 Essex County	0014.00	Moderate	50.4
34 NJ	35084 Newark, NJ	013 Essex County	0015.00	NA	0.0
34 NJ	35084 Newark, NJ	013 Essex County	0016.00	Low	45.5
34 NJ	35084 Newark, NJ	013 Essex County	0017.00	Low	41.6
34 NJ	35084 Newark, NJ	013 Essex County	0018.00	Low	41.2
34 NJ	35084 Newark, NJ	013 Essex County	0019.00	Low	24.7
34 NJ	35084 Newark, NJ	013 Essex County	0020.00	Low	40.1
34 NJ	35084 Newark, NJ	013 Essex County	0021.00	Low	41.4
34 NJ	35084 Newark, NJ	013 Essex County	0022.02	Low	45.9
34 NJ	35084 Newark, NJ	013 Essex County	0022.03	Low	23.4
34 NJ	35084 Newark, NJ	013 Essex County	0022.04	Moderate	78.4
34 NJ	35084 Newark, NJ	013 Essex County	0023.00	Moderate	69.3
34 NJ	35084 Newark, NJ	013 Essex County	0024.00	Low	41.2
34 NJ	35084 Newark, NJ	013 Essex County	0025.00	Low	46.0
34 NJ	35084 Newark, NJ	013 Essex County	0026.00	Low	45.9
34 NJ	35084 Newark, NJ	013 Essex County	0028.00	Moderate	55.9
34 NJ	35084 Newark, NJ	013 Essex County	0031.00	Low	32.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0001.01	Upper	150.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0001.02	Moderate	76.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0002.00	Low	47.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0003.00	Middle	83.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0004.00	Middle	100.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0005.00	Middle	98.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0006.00	Middle	106.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0007.00	Middle	80.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0008.00	Middle	94.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0009.02	Middle	110.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0010.00	Middle	89.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0011.00	Middle	81.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0012.01	Middle	91.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0012.02	Moderate	64.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0013.00	Upper	124.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0014.00	Moderate	71.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0017.01	Moderate	71.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0018.00	Low	42.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0019.00	Moderate	72.6



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0020.01	Moderate	70.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0020.02	Middle	83.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0022.00	Upper	170.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0023.00	Upper	245.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0024.00	Upper	213.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0027.00	Moderate	69.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0028.00	Moderate	78.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0029.00	Moderate	71.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0030.00	Middle	80.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0031.01	Upper	195.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0031.02	Moderate	76.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0035.00	Upper	178.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0040.00	Middle	92.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0041.02	Upper	128.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0041.03	Upper	136.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0041.04	Moderate	76.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0042.00	Middle	82.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0043.00	Moderate	52.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0044.00	Low	37.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0045.00	Moderate	54.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0046.00	Moderate	57.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0047.00	Moderate	79.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0048.00	Moderate	65.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0049.00	Middle	82.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0052.00	Low	49.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0053.00	Moderate	76.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0054.00	Upper	143.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0055.00	Moderate	50.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0056.00	Moderate	79.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0058.01	Moderate	52.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0058.02	Upper	260.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0059.01	Upper	126.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0059.02	Upper	134.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0060.00	Moderate	60.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0061.01	Middle	95.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0061.02	Moderate	64.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0062.00	Moderate	77.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0063.00	Middle	97.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0064.00	Upper	198.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0065.00	Upper	168.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0066.00	Middle	116.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0067.00	Low	37.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0068.00	Moderate	54.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0069.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0070.01	Upper	129.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0070.02	Upper	261.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0071.00	Upper	127.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0072.00	Upper	256.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0073.00	Upper	247.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0074.00	Upper	250.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0075.00	Upper	196.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0076.01	Upper	245.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0076.02	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0077.01	Upper	181.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0077.02	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0077.03	Upper	285.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0078.00	Upper	145.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0101.00	Middle	83.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0102.00	Upper	124.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0103.00	Upper	127.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0104.00	Middle	110.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0105.00	Middle	117.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0106.01	Moderate	51.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0106.02	Moderate	60.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0107.01	Middle	82.1

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0107.02	Low	39.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0108.00	Middle	109.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0109.00	Middle	85.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0110.00	Middle	84.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0111.00	Moderate	67.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0112.00	Upper	125.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0113.00	Middle	85.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0114.00	Middle	119.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0115.00	Moderate	76.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0116.00	Moderate	64.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0123.00	Middle	107.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0124.00	Upper	120.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0125.00	Upper	120.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0126.00	Middle	117.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0127.00	Middle	108.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0128.00	Moderate	67.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0129.00	Moderate	73.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0130.00	Moderate	73.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0131.00	Moderate	78.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0132.00	Middle	84.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0133.00	Middle	87.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0134.00	Moderate	68.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0135.00	Moderate	59.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0136.00	Moderate	54.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0137.00	Moderate	68.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0138.00	Upper	130.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0139.00	Upper	139.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0140.00	Middle	83.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0141.01	Upper	160.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0141.02	Middle	109.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0142.00	Middle	87.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0143.00	Middle	91.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0144.01	Middle	92.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0144.02	Upper	120.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0145.01	Moderate	69.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0145.02	Low	41.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0146.00	Middle	108.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0147.00	Middle	112.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0148.01	Moderate	77.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0148.02	Middle	114.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0149.00	Moderate	72.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0150.01	Upper	187.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0150.03	Moderate	51.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0150.04	Moderate	78.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0151.00	Moderate	66.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0152.01	Upper	173.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0152.02	Moderate	76.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0153.00	Low	44.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0155.00	Middle	81.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0156.00	Moderate	60.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0157.00	Moderate	51.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0158.01	Upper	171.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0158.02	Moderate	67.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0159.00	Moderate	70.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0160.00	Moderate	72.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0161.00	Moderate	53.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0162.00	Low	46.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0163.00	Moderate	65.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0164.00	Moderate	54.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0165.00	Middle	86.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0166.00	Moderate	62.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0167.00	Moderate	66.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0168.00	Moderate	57.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0169.00	Moderate	50.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0170.00	Moderate	51.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0171.00	Moderate	61.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0172.00	Moderate	54.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0173.00	Middle	86.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0174.00	Moderate	52.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0175.00	Moderate	63.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0176.00	Moderate	67.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0177.00	Moderate	54.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0178.00	Middle	93.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0179.00	Upper	249.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0180.00	Moderate	70.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0181.00	Upper	147.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0182.00	Upper	177.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0183.01	Upper	269.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0183.02	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0184.01	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0184.02	Upper	219.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0185.01	Upper	216.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0185.02	Upper	122.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0186.00	Upper	253.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0187.01	Upper	166.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0187.02	Upper	165.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0188.00	Upper	292.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0189.00	Upper	180.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0190.00	Moderate	51.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0191.00	Upper	167.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0192.00	Upper	269.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0193.00	Upper	218.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0194.00	Middle	92.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0198.00	Upper	170.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0199.00	Upper	141.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0200.00	Upper	145.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0201.00	Upper	223.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	0324.00	Moderate	68.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	017 Hudson County	9801.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1165.00	Upper	130.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1242.01	Middle	113.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1242.02	Upper	157.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1243.11	Upper	159.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1243.12	Upper	163.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1243.21	Upper	150.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1243.22	Upper	140.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1243.23	Middle	96.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1244.02	Middle	118.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1244.03	Upper	176.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1244.04	Middle	103.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1245.00	Middle	100.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1246.01	Middle	100.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1246.02	Middle	91.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1247.00	Middle	106.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1248.00	Middle	107.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1249.00	Moderate	76.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1250.00	Middle	88.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1251.00	Moderate	53.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1337.01	Middle	93.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1337.02	Middle	109.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1432.01	Upper	132.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1432.02	Upper	178.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1433.01	Upper	127.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1433.02	Upper	130.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1434.01	Upper	138.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1434.02	Upper	132.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1540.03	Upper	178.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1540.04	Upper	145.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1540.05	Upper	151.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1540.06	Middle	117.1

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1635.01	Upper	139.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1635.02	Upper	168.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1752.00	Low	32.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1753.01	Low	39.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1753.02	Low	48.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1754.01	Low	47.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1754.02	Low	43.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1755.01	Low	33.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1755.02	Moderate	58.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1756.01	Upper	175.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1756.03	Middle	85.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1756.04	Middle	82.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1757.01	Middle	84.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1757.03	Middle	80.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1757.04	Middle	101.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1758.01	Low	41.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1758.03	Low	35.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1758.04	Low	39.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1759.00	Low	28.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1801.01	Moderate	74.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1801.02	Middle	85.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1802.01	Moderate	60.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1802.03	Low	46.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1802.04	Low	47.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1803.01	Moderate	59.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1803.02	Low	25.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1806.00	Moderate	61.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1807.00	Moderate	50.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1808.00	Low	44.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1809.00	Low	44.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1810.00	Moderate	57.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1811.01	Moderate	50.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1811.02	Moderate	76.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1812.00	Moderate	64.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1813.00	Moderate	55.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1814.00	Moderate	52.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1815.00	Low	46.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1817.02	Low	37.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1818.00	Low	24.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1819.00	Middle	81.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1820.00	Low	40.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1821.00	Moderate	64.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1822.00	Low	31.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1823.01	Moderate	79.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1823.02	Moderate	60.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1824.00	Moderate	63.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1825.01	Middle	87.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1825.02	Middle	85.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1826.00	Middle	91.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1827.01	Moderate	57.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1827.02	Moderate	63.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1828.00	Low	44.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1829.00	Moderate	70.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1830.01	Moderate	79.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1830.02	Low	28.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1831.01	Moderate	77.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1831.02	Moderate	74.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1832.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1964.01	Upper	130.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1964.03	Middle	116.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	1964.04	Upper	152.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2036.00	Moderate	67.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2167.01	Upper	145.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2167.02	Upper	188.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2238.01	Upper	120.8



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2238.02	Upper	122.1
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2239.00	NA	0.0
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2366.01	Upper	127.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2366.03	Upper	126.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2366.04	Upper	143.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2460.01	Upper	169.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2460.02	Upper	182.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2460.03	Upper	189.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2461.01	Upper	201.2
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2461.02	Middle	98.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2461.03	Upper	235.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2461.04	Upper	204.9
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2462.01	Upper	182.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2462.02	Upper	178.3
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2462.03	Upper	169.7
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2463.00	Middle	112.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2568.01	Upper	127.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2568.02	Upper	182.5
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2568.03	Middle	99.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2568.04	Upper	158.4
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2568.05	Upper	133.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2641.01	Moderate	74.6
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2641.02	Upper	123.8
34 NJ	35614 New York-Jersey City-White Plains, NY-NJ	031 Passaic County	2642.00	Low	40.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0065.00	Low	26.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0067.00	Low	24.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0068.00	Moderate	54.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0069.00	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0070.00	Moderate	62.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0071.00	Moderate	70.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0072.00	Moderate	52.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0073.00	Low	31.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0074.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0075.00	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0076.00	Moderate	66.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0077.00	Moderate	59.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0078.00	Middle	85.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0079.00	Low	36.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0083.00	Moderate	52.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0084.00	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0085.00	Low	37.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0086.00	Low	33.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0087.00	Low	37.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0089.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0090.00	Low	38.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0092.00	Moderate	58.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0093.01	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0093.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0273.00	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0274.01	Upper	125.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0274.02	Upper	136.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0276.00	Low	2.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0277.00	Low	37.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0279.00	Moderate	62.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0281.00	Middle	106.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0283.00	Moderate	50.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0284.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0285.00	Middle	90.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0286.00	Middle	119.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0287.00	Moderate	71.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0288.00	Middle	94.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0289.00	Moderate	59.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0293.01	Upper	223.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0293.02	Upper	141.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0295.00	Upper	147.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0296.00	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0297.00	Upper	150.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0300.00	Middle	101.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0301.00	Upper	166.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0302.01	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0302.02	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0307.01	Upper	257.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0096.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0098.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0110.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0115.02	Low	30.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0117.01	Low	35.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0117.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0118.00	Upper	124.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0119.00	Low	44.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0121.01	Moderate	53.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0121.02	Low	29.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0123.00	Moderate	51.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0125.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0127.01	Low	46.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0129.01	Low	40.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0130.00	Upper	140.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0131.00	Low	44.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0132.00	Upper	169.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0133.00	Moderate	69.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0135.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0138.00	Middle	81.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0141.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0143.00	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0144.00	Low	31.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0145.00	Low	27.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0001.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0002.00	Middle	81.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0004.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0016.00	Moderate	51.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0019.01	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0019.02	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0019.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0019.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0020.01	Low	27.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0020.02	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0023.00	Low	38.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0024.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0025.00	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0027.01	Low	21.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0027.02	Low	20.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0028.00	Moderate	67.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0031.00	Moderate	55.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0033.00	Low	29.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0035.00	Low	34.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0037.00	Moderate	60.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0038.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0039.00	Low	42.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0040.01	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0041.00	Low	41.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0042.00	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0043.00	Low	39.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0044.00	Low	27.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0046.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0048.00	Low	49.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0050.01	Low	40.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0050.02	Low	40.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0051.00	Low	24.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0052.00	Low	33.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0053.00	Low	22.5

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0054.00	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0056.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0059.02	Low	41.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0060.00	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0061.00	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0062.00	Low	42.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0063.01	Moderate	54.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0063.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0064.00	Moderate	58.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0147.01	Low	37.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0147.02	Low	43.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0149.00	Low	38.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0151.00	Low	31.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0152.00	Middle	89.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0153.00	Low	39.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0155.00	Low	39.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0157.00	Low	45.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0158.00	Middle	86.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0159.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0160.00	Middle	99.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0161.00	Low	25.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0162.00	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0163.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0164.00	Middle	97.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0165.00	Low	31.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0166.00	Middle	111.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0167.00	Low	40.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0169.00	Moderate	62.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0171.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0173.00	Low	42.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0175.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0177.01	Low	25.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0177.02	Moderate	50.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0179.01	Moderate	51.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0179.02	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0181.01	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0181.02	Low	43.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0183.01	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0183.02	Moderate	50.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0184.00	Upper	120.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0185.01	Moderate	56.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0185.02	Low	26.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0189.00	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0193.00	Low	49.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0194.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0195.00	Moderate	50.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0197.00	Low	41.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0199.00	Low	46.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0200.00	Moderate	54.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0201.00	Moderate	51.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0202.00	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0204.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0205.01	Low	28.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0205.02	Moderate	52.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0206.01	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0209.00	Moderate	51.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0210.01	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0248.00	Middle	89.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0249.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0250.00	Middle	114.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0251.00	Moderate	52.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0252.00	Middle	105.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0253.00	Moderate	56.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0254.00	Middle	103.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0255.00	Moderate	58.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0256.00	Moderate	69.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0257.00	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0261.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0263.00	Low	44.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0264.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0265.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0266.01	Middle	91.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0266.02	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0267.01	Moderate	64.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0267.02	Low	42.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0269.00	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0210.02	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0211.00	Low	42.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0212.00	Middle	100.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0213.01	Moderate	57.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0213.02	Low	33.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0215.01	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0215.02	Low	34.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0216.01	Moderate	52.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0216.02	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0217.00	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0218.00	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0219.00	Moderate	56.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0220.00	Low	44.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0221.01	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0221.02	Low	35.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0222.00	Moderate	64.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0223.00	Low	35.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0224.01	Moderate	69.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0224.03	Middle	97.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0224.04	Moderate	77.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0225.00	Moderate	58.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0227.01	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0227.02	Low	43.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0227.03	Moderate	62.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0228.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0229.01	Moderate	53.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0229.02	Low	45.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0230.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0231.00	Moderate	55.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0232.00	Moderate	68.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0233.01	Moderate	51.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0233.02	Low	48.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0235.01	Low	29.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0235.02	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0236.00	Moderate	73.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0237.02	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0237.03	Low	29.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0237.04	Low	21.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0238.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0239.00	Low	49.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0240.00	Moderate	68.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0241.00	Low	49.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0243.00	Low	39.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0244.00	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0245.01	Low	38.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0245.02	Low	35.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0246.00	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0247.00	Moderate	56.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0504.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0516.01	Upper	137.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0516.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0309.00	Upper	173.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0310.00	Upper	130.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0312.00	Upper	146.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0314.00	Upper	141.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0316.00	Middle	87.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0318.00	Upper	160.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0319.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0323.00	Middle	101.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0324.00	Low	37.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0326.00	Middle	108.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0328.00	Low	48.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0330.00	Moderate	54.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0332.01	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0332.02	Middle	81.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0334.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0335.00	Upper	180.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0336.01	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0336.02	Moderate	60.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0337.00	Upper	127.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0338.01	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0338.02	Low	43.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0340.00	Moderate	68.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0342.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0343.00	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0344.00	Moderate	73.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0345.00	Upper	157.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0348.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0350.00	Middle	109.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0351.00	Middle	95.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0356.00	Middle	116.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0358.00	Middle	98.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0359.00	Low	30.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0360.00	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0361.00	Low	32.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0363.00	Low	31.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0364.00	Middle	85.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0365.01	Low	43.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0365.02	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0367.00	Low	40.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0368.00	Moderate	79.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0369.01	Low	29.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0369.02	Low	21.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0370.00	Middle	96.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0371.00	Moderate	55.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0372.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0373.00	Moderate	51.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0374.00	Low	42.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0375.00	Low	28.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0376.00	Middle	90.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0378.00	Moderate	68.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0379.00	Low	41.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0380.00	Low	41.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0381.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0382.00	Middle	86.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0383.01	Moderate	55.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0383.03	Low	37.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0383.04	Low	24.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0385.00	Low	26.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0386.00	Middle	81.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0387.00	Low	43.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0388.00	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0389.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0390.00	Middle	80.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0391.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0392.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0393.00	Low	39.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0394.00	Moderate	65.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0395.00	Low	44.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0396.00	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0397.00	Moderate	53.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0398.00	Moderate	64.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0399.01	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0399.02	Moderate	51.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0401.00	Low	42.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0403.02	Low	35.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0403.03	Low	45.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0403.04	Low	38.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0404.00	Middle	118.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0405.01	Low	44.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0405.02	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0406.00	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0407.01	Moderate	50.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0407.02	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0408.00	Moderate	54.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0409.00	Moderate	74.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0411.00	Low	49.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0413.00	Moderate	71.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0414.00	Middle	86.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0415.00	Low	46.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0418.00	Middle	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0419.00	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0420.00	Moderate	52.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0421.00	Low	44.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0422.00	Middle	81.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0423.00	Moderate	56.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0424.00	Middle	95.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0425.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0426.00	Middle	113.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0428.00	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0429.01	Low	37.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0429.02	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0430.00	Middle	85.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0431.01	Low	42.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0431.02	Low	36.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0434.00	Middle	102.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0435.01	Low	40.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0435.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0435.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0436.00	Middle	85.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0442.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0444.00	Middle	96.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0448.00	Upper	129.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0449.01	Middle	115.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0449.02	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0451.01	Middle	107.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0451.02	Middle	109.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0456.00	Upper	128.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0458.00	Low	33.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0460.00	Moderate	58.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.03	Moderate	54.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.04	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.05	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.06	Middle	119.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.07	Middle	88.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.08	Moderate	78.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0462.09	Low	47.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0484.01	Upper	123.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	005 Bronx County	0484.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0305.00	Middle	118.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0306.00	Moderate	61.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0307.00	Low	50.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0308.00	Middle	87.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0309.00	Middle	100.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0311.00	Middle	85.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0313.00	Upper	132.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0314.00	Middle	112.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0314.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0315.00	Moderate	69.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0317.01	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0317.02	Upper	120.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0319.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0321.00	Moderate	76.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0323.00	Middle	109.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0325.00	Moderate	61.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0326.00	Low	34.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0327.00	Moderate	71.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0328.00	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0329.00	Moderate	64.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0330.00	Low	37.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0331.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0333.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0335.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0385.00	Upper	124.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0386.00	Middle	94.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0387.00	Middle	85.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0388.00	Middle	102.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0389.00	Middle	93.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0390.00	Middle	104.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0391.00	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0392.00	Moderate	72.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0393.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0394.00	Moderate	60.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0395.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0396.00	Middle	100.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0397.00	Moderate	73.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0398.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0399.00	Middle	92.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0400.00	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0401.00	Moderate	64.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0402.00	Middle	96.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0403.00	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0404.00	Middle	103.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0405.00	Moderate	77.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0406.00	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0407.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0408.00	Upper	132.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0409.00	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0410.00	Middle	85.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0411.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0412.00	Middle	118.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0413.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0414.01	Moderate	79.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0414.02	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0415.00	Middle	94.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0416.00	Moderate	70.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0417.00	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0418.00	Middle	85.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0419.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0420.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0421.00	Middle	96.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0422.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0423.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0424.00	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0425.00	Moderate	56.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0426.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0427.00	Low	49.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0428.00	Middle	89.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0429.00	Low	45.3



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0430.00	Moderate	58.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0431.00	Moderate	59.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0336.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0337.01	Moderate	76.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0337.02	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0339.00	Moderate	77.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0340.00	Low	31.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0341.00	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0342.00	Low	39.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0343.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0345.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0347.00	Low	35.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0348.00	Moderate	55.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0349.01	Low	39.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0349.02	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0350.00	Moderate	76.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0351.01	Low	46.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0351.02	Moderate	63.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0352.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0353.01	Low	48.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0353.02	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0354.00	Middle	81.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0355.00	Middle	80.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0356.01	Low	49.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0356.02	Moderate	73.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0357.01	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0432.00	Middle	90.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0433.00	Low	41.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0434.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0435.00	Moderate	66.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0436.00	Middle	90.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0437.00	Moderate	67.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0438.00	Moderate	73.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0439.00	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0440.00	Middle	101.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0441.00	Moderate	55.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0442.00	Middle	116.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0443.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0444.00	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0445.00	Middle	84.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0446.00	Moderate	70.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0447.00	Low	42.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0448.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0449.01	Low	29.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0449.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0450.00	Middle	95.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0452.00	Middle	118.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0453.00	Low	31.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0454.00	Upper	133.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0456.00	Middle	89.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0357.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0359.00	Low	47.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0360.01	Moderate	60.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0360.02	Low	41.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0361.00	Low	45.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0362.00	Moderate	71.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0363.00	Low	41.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0364.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0365.01	Moderate	69.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0365.02	Moderate	75.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0366.00	Moderate	73.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0367.00	Moderate	71.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0369.00	Moderate	50.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0370.00	Middle	102.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0371.00	Middle	93.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0373.00	Moderate	64.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0374.01	Middle	81.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0374.02	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0375.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0377.00	Middle	86.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0379.00	Moderate	54.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0381.00	Moderate	58.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0382.00	Low	23.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0383.00	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0802.00	Moderate	78.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0804.00	Moderate	77.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0806.00	Moderate	79.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0808.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0810.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0814.00	Middle	87.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0816.00	Moderate	78.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0818.00	Middle	101.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0820.00	Moderate	51.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0822.00	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0824.00	Moderate	75.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0826.00	Moderate	75.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0828.00	Middle	87.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0830.00	Middle	88.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0832.00	Middle	93.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0834.00	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0836.00	Middle	84.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0838.00	Middle	103.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0840.00	Middle	100.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0538.00	Middle	100.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0539.00	Low	29.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0542.00	Moderate	66.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0543.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0544.00	Middle	92.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0545.00	Low	31.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0546.00	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0547.00	Moderate	57.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0548.00	Upper	127.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0549.00	Middle	92.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0550.00	Middle	103.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0551.00	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0552.00	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0553.00	Upper	133.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0554.00	Moderate	79.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0555.00	Upper	226.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0556.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0557.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0558.00	Middle	98.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0560.00	Middle	103.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0561.00	Upper	126.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0562.00	Upper	131.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0563.01	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0563.02	Low	44.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0564.00	Upper	126.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0565.00	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0566.00	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0568.00	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0569.00	Upper	177.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0570.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0571.00	Middle	117.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0572.00	Low	39.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0573.00	Upper	162.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0574.00	Middle	91.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0575.00	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0576.00	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0578.00	Middle	102.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0579.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0579.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0580.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0582.00	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0584.00	Middle	87.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0586.00	Middle	87.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0588.00	Middle	108.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0589.01	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0589.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0590.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0591.00	Upper	137.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0592.00	Moderate	75.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0593.00	Middle	117.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0594.02	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0594.03	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0594.04	Middle	98.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0596.00	Middle	105.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0598.00	Middle	86.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0600.00	Upper	131.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0606.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0608.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0610.02	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0610.03	Low	46.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0610.04	Moderate	59.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0612.00	Upper	154.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0616.00	Upper	175.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0620.00	Upper	134.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0622.00	Middle	97.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0626.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0628.00	Upper	121.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0632.00	Middle	119.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0636.00	Upper	153.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0638.00	Upper	138.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0640.00	Upper	165.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0642.00	Middle	110.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0644.00	Middle	105.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0646.00	Middle	102.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0648.00	Upper	138.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0650.00	Middle	89.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0652.00	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0654.00	Upper	129.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0656.00	Middle	117.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0658.00	Upper	154.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0660.00	Upper	165.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0662.00	Middle	96.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0666.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0670.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0672.00	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0674.00	Upper	122.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0676.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0678.00	Middle	116.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0680.00	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0682.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0686.00	Upper	140.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0688.00	Upper	139.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0690.00	Upper	135.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0692.00	Upper	162.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0696.01	Middle	118.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0696.02	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0698.00	Upper	139.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0700.00	Middle	112.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0702.01	Upper	131.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0702.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0702.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0706.01	Upper	160.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0706.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0720.00	Middle	88.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0722.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0724.00	Middle	96.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0726.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0728.00	Middle	101.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0730.00	Upper	135.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0732.00	Middle	113.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0734.00	Upper	129.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0736.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0738.00	Moderate	79.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0740.00	Middle	104.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0742.00	Moderate	75.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0744.00	Upper	167.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0746.00	Upper	121.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0748.00	Upper	158.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0750.00	Middle	91.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0752.00	Upper	202.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0754.00	Upper	134.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0756.00	Upper	179.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0758.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0760.00	Middle	112.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0762.00	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0001.00	Upper	228.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0002.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0003.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0005.01	Upper	251.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0005.02	Upper	270.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0007.00	Upper	267.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0009.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0011.00	Upper	265.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0013.00	Upper	205.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0015.01	Moderate	70.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0015.02	Upper	188.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0018.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0018.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0018.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0018.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0020.00	Moderate	66.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0021.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0022.00	Moderate	55.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0023.00	Low	26.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0029.01	Low	33.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0030.00	Upper	127.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0031.01	Upper	179.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0031.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0033.00	Upper	163.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0034.00	Upper	133.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0035.00	Upper	165.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0036.00	Middle	114.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0037.00	Upper	173.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0038.00	Upper	154.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0039.00	Upper	225.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0041.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0043.00	Upper	235.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0044.00	Upper	191.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0045.00	Upper	243.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0046.00	Upper	228.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0047.00	Upper	256.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0049.00	Upper	204.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0050.00	Upper	187.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0051.00	Upper	190.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0052.01	Upper	185.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0052.02	Upper	136.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0053.01	Upper	159.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0053.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0053.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0054.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0056.01	Upper	125.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0056.02	Middle	100.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0058.00	Middle	89.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0059.00	Middle	119.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0060.00	Middle	118.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0062.00	Upper	151.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0063.00	Upper	253.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0064.00	Middle	106.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0065.00	Upper	219.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0066.00	Middle	106.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0067.00	Upper	253.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0068.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0069.01	Upper	224.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0069.02	Upper	248.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0070.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0071.00	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0072.00	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0074.00	Moderate	54.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0075.00	Upper	206.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0076.00	Moderate	63.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0077.00	Upper	243.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0078.00	Middle	83.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0080.00	Middle	95.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0082.00	Middle	99.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0084.00	Moderate	58.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0085.00	Low	22.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0086.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0088.00	Middle	82.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0090.01	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0090.02	Moderate	59.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0092.01	Middle	104.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0092.02	Low	37.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0094.01	Moderate	51.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0094.02	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0096.00	Moderate	56.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0098.00	Moderate	54.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0100.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0101.00	Middle	98.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0102.00	Moderate	68.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0104.01	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0104.02	Low	39.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0106.01	Moderate	58.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0106.02	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0108.01	Moderate	52.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0108.02	Low	40.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0110.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0112.00	Moderate	59.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0114.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0116.00	Low	47.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0117.00	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0118.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0119.01	Upper	180.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0119.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0120.00	Moderate	54.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0121.00	Upper	182.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0122.00	Low	44.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0126.00	Moderate	67.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0127.00	Middle	108.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0128.01	Low	43.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0129.01	Upper	256.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0129.02	Upper	165.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0130.00	Middle	100.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0131.00	Upper	184.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0132.00	Upper	120.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0133.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0134.00	Upper	128.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0135.00	Upper	253.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0136.00	Upper	142.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0137.00	Upper	202.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0138.00	Middle	89.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0139.00	Upper	202.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0140.00	Moderate	71.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0141.01	Upper	176.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0141.02	Upper	160.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0142.00	Middle	88.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0143.00	Upper	145.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0145.00	Upper	135.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0147.00	Upper	154.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0148.00	Middle	111.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0149.01	Upper	212.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0149.02	Upper	211.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0150.00	Middle	94.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0151.00	Upper	237.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0152.00	Middle	104.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0153.00	Upper	232.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0154.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0458.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0460.00	Middle	89.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0462.01	Moderate	79.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0462.02	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0464.00	Moderate	72.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0468.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0470.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0472.00	Moderate	71.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0474.00	Moderate	62.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0476.00	Middle	85.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0477.00	Upper	183.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0478.00	Middle	84.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0480.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0481.00	Middle	83.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0482.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0484.00	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0485.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0486.00	Moderate	61.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0488.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0489.00	Low	34.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0490.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0491.00	Low	42.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0492.00	Moderate	79.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0493.01	Low	32.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0493.02	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0494.00	Upper	122.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0495.00	Upper	142.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0496.00	Moderate	73.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0497.00	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0498.00	Middle	115.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0499.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0500.01	Upper	148.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0500.02	Upper	171.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0501.00	Upper	159.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0502.02	Upper	170.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0503.00	Upper	180.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0504.01	Middle	119.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0504.02	Upper	269.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0505.00	Low	48.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0506.00	Moderate	68.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0507.00	Moderate	56.7

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0508.01	Moderate	74.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0508.03	Moderate	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0508.04	Middle	109.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0509.00	Low	39.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0510.01	Moderate	65.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0510.02	Moderate	55.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0511.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0512.00	Moderate	73.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0513.00	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0514.00	Middle	81.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0515.00	Upper	197.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0516.01	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0516.02	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0517.00	Upper	254.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0518.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0519.00	Upper	222.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0520.00	Upper	124.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0523.00	Middle	81.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0525.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0526.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0527.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0528.00	Upper	176.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0529.00	Low	31.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0530.00	Moderate	69.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0531.01	Low	22.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0531.02	Moderate	55.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0532.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0533.00	Low	35.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0534.00	Moderate	65.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0535.00	Low	36.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0537.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0846.00	Middle	94.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0848.00	Middle	113.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0850.00	Middle	81.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0852.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0854.00	Moderate	78.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0856.00	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0858.00	Middle	81.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0860.00	Middle	87.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0862.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0864.00	Middle	93.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0866.00	Middle	84.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0868.00	Moderate	65.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0870.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0872.00	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0874.01	Middle	85.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0876.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0878.00	Moderate	78.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0880.01	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0880.02	Middle	111.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0882.00	Moderate	70.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0884.00	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0886.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0888.00	Moderate	57.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0890.00	Moderate	63.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0892.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0894.00	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0896.00	Moderate	67.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0898.00	Middle	85.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0900.00	Low	42.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0902.00	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0906.00	Low	36.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0908.00	Low	25.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0910.00	Low	30.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0912.00	Low	45.8



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0916.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0918.00	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0920.00	Low	45.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0922.00	Moderate	62.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0924.00	Moderate	53.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0928.00	Upper	130.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0930.00	Middle	111.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0932.00	Moderate	65.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0934.00	Middle	96.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0936.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0938.00	Middle	96.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0764.00	Middle	82.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0766.00	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0768.00	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0770.00	Middle	116.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0772.00	Middle	83.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0774.00	Middle	99.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0776.00	Middle	101.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0780.00	Upper	127.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0782.00	Middle	82.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0784.00	Middle	115.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0786.01	Middle	83.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0786.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0788.01	Moderate	58.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0788.02	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0790.01	Middle	110.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0790.02	Moderate	66.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0792.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0792.02	Moderate	76.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0794.00	Moderate	63.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0796.01	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0796.02	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0798.01	Upper	121.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0798.02	Middle	90.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0800.00	Upper	135.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0155.00	Upper	264.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0157.00	Upper	210.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0159.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0160.00	Middle	114.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0161.00	Upper	225.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0162.00	Upper	152.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0163.00	Upper	188.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0164.00	Upper	144.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0165.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0166.00	Upper	185.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0167.00	Upper	218.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0168.00	Upper	137.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0169.00	Upper	152.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0170.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0171.00	Upper	174.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0172.00	Upper	129.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0174.00	Upper	138.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0175.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0176.00	Middle	102.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0177.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0178.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0179.00	Middle	110.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0180.00	Middle	95.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0181.00	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0182.00	Middle	86.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0183.00	Upper	185.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0184.00	Moderate	77.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0185.01	Low	47.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0186.00	Middle	89.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0187.00	Upper	193.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0188.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0190.00	Moderate	67.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0191.00	Upper	160.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0192.00	Moderate	64.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0193.00	Middle	90.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0194.00	Moderate	71.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0195.00	Upper	140.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0196.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0197.00	Upper	207.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0198.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0199.00	Upper	188.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0200.00	Middle	92.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0201.00	Upper	181.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0202.00	Upper	128.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0203.00	Upper	213.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0204.00	Upper	132.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0205.00	Upper	173.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0206.00	Upper	125.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0207.00	Upper	223.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0208.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0210.00	Low	45.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0211.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0212.00	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0213.00	Moderate	74.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0214.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0215.00	Upper	173.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0216.00	Low	43.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0217.00	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0218.00	Moderate	76.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0219.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0220.00	Low	38.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0221.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0222.00	Low	50.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0224.00	Moderate	60.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0226.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0227.00	Upper	166.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0228.00	Moderate	53.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0229.00	Upper	138.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0230.00	Low	45.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0231.00	Upper	137.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0232.00	Moderate	50.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0233.00	Moderate	76.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0234.00	Low	37.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0235.00	Moderate	50.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0236.00	Low	36.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0238.00	Low	44.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0240.00	Low	46.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0241.00	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0242.00	Moderate	77.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0243.00	Upper	132.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0244.00	Moderate	58.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0245.00	Middle	114.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0246.00	Moderate	73.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0247.00	Moderate	54.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0248.00	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0249.00	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0250.00	Moderate	62.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0251.00	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0252.00	Moderate	71.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0253.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0254.00	Moderate	57.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0255.00	Low	28.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0256.00	Moderate	70.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0257.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0258.00	Moderate	55.0

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0259.01	Moderate	68.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0259.02	Low	26.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0260.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0261.00	Moderate	73.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0262.00	Middle	90.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0263.00	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0264.00	Moderate	70.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0265.00	Middle	110.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0266.00	Moderate	57.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0267.00	Upper	130.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0268.00	Moderate	68.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0269.00	Middle	102.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0270.00	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0271.00	Upper	133.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0272.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0273.00	Moderate	75.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0274.00	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0275.00	Middle	119.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0276.00	Moderate	66.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0277.00	Moderate	76.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0278.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0279.00	Middle	97.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0280.00	Middle	98.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0281.00	Low	34.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0282.00	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0283.00	Low	48.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0284.00	Moderate	72.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0285.01	Moderate	64.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0285.02	Moderate	51.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0286.00	Moderate	67.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0287.00	Moderate	59.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0288.00	Middle	94.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0289.00	Middle	99.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0290.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0291.00	Middle	100.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0292.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0293.00	Low	47.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0294.00	Moderate	69.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0295.00	Moderate	75.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0296.00	Moderate	65.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0297.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0298.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0299.00	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0300.00	Moderate	73.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0301.00	Moderate	68.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0302.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0303.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0304.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0944.01	Upper	125.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0944.02	Low	31.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0946.00	Upper	126.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0950.00	Middle	113.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0954.00	Upper	121.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0956.00	Middle	84.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0958.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0960.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0962.00	Middle	98.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0964.00	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0966.00	Moderate	79.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0968.00	Middle	103.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0970.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0974.00	Middle	96.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0982.00	Low	29.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0984.00	Middle	115.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0986.00	Middle	101.0



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0988.00	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0990.00	Upper	130.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0992.00	Middle	108.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0994.00	Middle	113.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0996.00	Middle	87.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	0998.00	Middle	117.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1004.00	Middle	98.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1006.00	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1008.00	Middle	112.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1010.00	Middle	101.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1012.00	Middle	104.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1014.00	Middle	98.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1016.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1018.00	Middle	98.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1020.00	Upper	136.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1022.00	Middle	88.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1024.00	Middle	117.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1026.00	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1028.01	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1028.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1034.01	Low	37.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1034.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1058.01	Low	31.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1058.04	Low	49.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1070.01	Moderate	51.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1070.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1070.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1078.00	Middle	109.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1098.00	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1104.00	Moderate	70.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1106.00	Low	36.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1110.00	Low	39.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1116.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1118.00	Middle	82.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1120.00	Moderate	67.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1122.00	Moderate	56.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1124.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1126.00	Moderate	77.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1128.00	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1130.00	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1132.00	Moderate	72.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1134.00	Moderate	51.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1142.01	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1142.02	Middle	87.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1144.00	Moderate	79.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1146.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1150.00	Moderate	68.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1152.00	Moderate	69.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1156.00	Low	29.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1158.00	Moderate	75.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1160.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1162.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1164.00	Moderate	79.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1166.00	Moderate	74.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1168.00	Moderate	57.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1170.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1172.01	Middle	87.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1172.02	Moderate	59.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1174.00	Moderate	56.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1176.01	Moderate	78.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1176.02	Moderate	68.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1178.00	Low	34.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1180.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1182.01	Middle	81.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1182.02	Moderate	66.6

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36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1184.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1186.00	Middle	97.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1188.00	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1190.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1192.00	Middle	90.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1194.00	Moderate	53.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1196.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1198.00	Low	43.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1200.00	Moderate	53.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1202.00	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1208.01	Middle	103.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1208.02	Low	39.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1208.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1210.00	Low	19.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1214.00	Low	27.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1220.00	Moderate	57.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1237.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1502.00	Upper	172.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	1522.00	Upper	230.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	047 Kings County	9901.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3013.00	Middle	99.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3014.00	Upper	168.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3015.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3016.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3017.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3018.00	Middle	104.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3019.00	Upper	184.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3020.00	Upper	154.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3021.01	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3021.02	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3022.00	Middle	112.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3023.00	Upper	131.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3024.00	Middle	89.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3025.01	Upper	164.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3025.02	Upper	141.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3026.00	Middle	102.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3027.00	Middle	107.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3028.00	Middle	113.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3029.00	Upper	126.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3030.00	Middle	98.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3031.01	Upper	129.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3031.02	Middle	118.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3032.03	Upper	122.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3032.04	Moderate	79.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3033.01	Middle	117.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3033.02	Middle	105.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3034.00	Upper	174.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3035.00	Middle	116.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3036.00	Middle	92.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3037.00	Middle	91.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3038.00	Middle	80.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3039.00	Upper	157.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3040.01	Upper	131.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3040.02	Moderate	78.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3041.00	Middle	83.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3042.02	Moderate	77.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3042.03	Middle	91.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3042.04	Moderate	58.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4043.00	Middle	84.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4044.00	Upper	137.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4045.00	Upper	122.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4046.00	Upper	130.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4047.00	Middle	111.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4048.00	Moderate	68.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4049.01	Middle	83.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4049.02	Middle	93.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4050.00	Middle	81.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4051.00	Middle	85.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4052.00	Moderate	74.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4053.01	Middle	88.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4053.02	Moderate	79.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4054.00	Middle	90.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4055.00	Middle	88.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4056.00	Middle	105.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4057.00	Middle	109.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4058.00	Middle	116.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4059.00	Middle	117.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4060.01	Middle	104.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4060.02	Middle	105.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4061.00	Upper	120.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4062.01	Middle	86.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4062.02	Middle	115.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4063.00	Upper	136.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4064.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4065.01	Upper	149.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4066.00	Upper	140.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4067.01	Moderate	66.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4067.02	Low	23.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4068.01	Low	42.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4068.02	Low	49.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4069.00	Moderate	53.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4070.00	Low	33.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4071.01	Middle	87.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4071.02	Middle	98.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4072.01	Low	44.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4072.03	Moderate	67.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4072.04	Moderate	72.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4073.01	Middle	117.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4073.02	Moderate	73.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4074.01	Moderate	75.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4074.02	Moderate	79.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4075.01	Moderate	75.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4075.02	Moderate	75.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4076.00	Middle	107.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4077.00	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4078.01	Upper	120.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4078.02	Moderate	52.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4079.00	Moderate	68.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4080.00	Middle	100.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4081.00	Middle	114.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4082.00	Middle	91.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4083.00	Middle	100.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4084.00	Middle	105.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4085.00	Middle	116.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4086.00	Middle	95.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4087.00	Middle	119.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4088.00	Middle	88.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4089.00	Middle	99.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4090.00	Middle	96.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4091.00	Middle	93.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4092.00	Middle	102.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4093.00	Middle	80.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4094.00	Middle	108.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4095.00	Upper	133.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4096.00	Middle	113.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4097.00	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4098.00	Middle	105.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4099.00	Middle	98.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4100.00	Middle	97.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4101.00	Upper	120.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4102.00	Middle	115.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4103.00	Middle	94.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4104.00	Middle	92.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4105.00	Middle	93.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4106.00	Middle	101.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4107.00	Middle	118.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4108.00	Middle	94.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4109.00	Middle	100.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4110.00	Moderate	63.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4111.00	Low	43.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4112.00	Middle	112.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4113.01	Upper	141.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4113.02	Middle	116.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4114.00	Upper	151.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4115.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4116.00	Upper	157.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4117.00	Middle	101.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4118.00	Middle	115.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4119.01	Middle	103.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4119.02	Upper	121.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4120.00	Upper	121.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4121.00	Moderate	79.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4122.00	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4123.01	Middle	84.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4123.02	Upper	142.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4124.00	Moderate	71.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4125.00	Upper	150.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4126.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4127.00	Upper	162.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4128.00	Middle	116.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4129.00	Middle	92.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4130.01	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4130.02	Middle	92.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4131.00	Middle	118.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4132.00	Moderate	69.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4133.00	Middle	110.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4134.00	Middle	118.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4135.00	Middle	111.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4136.00	Middle	101.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4137.00	Middle	107.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4138.03	Middle	115.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4138.04	Middle	117.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4139.00	Middle	81.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4140.01	Low	45.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4140.02	Moderate	69.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4141.00	Moderate	78.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4142.01	Moderate	75.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4142.02	Low	43.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4143.01	Moderate	61.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4143.03	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4143.04	Low	42.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4144.00	Moderate	51.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4145.01	Middle	104.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4145.02	Middle	92.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4146.00	Middle	119.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4147.00	Middle	113.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4148.00	Upper	122.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4149.00	Upper	134.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4150.00	Middle	109.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4151.01	Middle	108.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4151.02	Upper	156.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4152.01	Upper	129.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4152.02	Upper	150.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4153.00	Middle	115.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4154.01	Middle	114.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4154.02	Upper	135.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4155.00	Upper	123.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4156.00	Upper	130.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4157.00	Upper	121.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4158.02	Upper	128.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4160.00	Upper	120.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4161.00	Middle	98.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4162.01	Middle	111.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4162.02	Middle	95.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4163.00	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4164.01	Upper	126.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4164.02	Upper	130.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4165.00	Middle	88.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4166.00	Upper	122.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4167.01	Middle	88.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4167.02	Middle	94.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4168.01	Upper	130.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4168.02	Moderate	72.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	4169.00	Upper	148.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5170.00	Middle	106.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5171.01	Moderate	75.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5171.02	Middle	105.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5172.01	Low	46.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5172.02	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5173.01	Middle	98.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5173.02	Moderate	69.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5174.00	Upper	137.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5175.00	Middle	101.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5176.00	Middle	107.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5177.01	Upper	158.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5177.05	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5178.01	Upper	166.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5178.02	Upper	131.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5179.01	Upper	124.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5179.02	Middle	95.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5180.00	Middle	84.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5181.00	Upper	149.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5182.01	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5182.03	Upper	168.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5182.04	Upper	181.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5183.00	Upper	159.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5184.00	Upper	130.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5185.01	Upper	172.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5185.02	Middle	100.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5186.00	Upper	152.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5187.00	Upper	135.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5188.00	Upper	156.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5189.00	Middle	98.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5190.00	Middle	96.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5191.00	Middle	81.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5192.00	Middle	112.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5193.00	Middle	89.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5194.00	Middle	104.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5195.00	Middle	101.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5196.01	Upper	124.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5196.02	Upper	146.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5197.02	Upper	163.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5197.03	Upper	123.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5197.04	Upper	168.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5198.01	Upper	130.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5198.02	Upper	121.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5199.00	Middle	112.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5200.01	Middle	105.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5200.02	Middle	90.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5201.00	Upper	131.0



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5202.00	Middle	92.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5203.00	Middle	111.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5204.01	Middle	103.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5204.02	Middle	118.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5205.01	Middle	108.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5205.02	Middle	104.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5206.00	Middle	116.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5207.00	Middle	118.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5208.00	Middle	97.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5209.00	Middle	103.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5210.00	Middle	98.8
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5211.00	Middle	110.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5212.00	Middle	113.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5213.01	Middle	116.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5213.02	Middle	107.6
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5214.00	Upper	132.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5215.00	Middle	110.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5216.01	Upper	121.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5216.02	Upper	134.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5217.00	Upper	125.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5218.01	Middle	116.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5218.02	Middle	111.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5219.02	Upper	147.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5220.00	Middle	84.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	5227.00	Upper	120.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9801.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9811.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9821.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9901.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9902.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9903.01	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9903.02	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	9904.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3001.00	Middle	116.2
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3003.00	Middle	87.5
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3004.00	Middle	82.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3005.00	Middle	118.0
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3006.00	Upper	149.7
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3007.00	Middle	115.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3008.00	Middle	95.4
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3009.01	Upper	162.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3009.02	Upper	172.3
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3010.00	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3011.01	Moderate	79.9
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3011.02	Upper	129.1
36 NY	35004 Nassau County-Suffolk County, NY	059 Nassau County	3012.00	Upper	157.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0001.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0002.01	Low	36.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0002.02	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0005.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0006.00	Low	29.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0007.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0008.00	Low	41.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0009.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0010.01	Upper	172.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0010.02	Low	32.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0012.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0013.00	Upper	256.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0014.01	Upper	168.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0014.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0015.01	Upper	179.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0211.00	Moderate	76.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0212.00	Middle	119.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0213.03	Moderate	69.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0214.00	Middle	88.3

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0215.00	Moderate	54.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0216.00	Moderate	72.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0217.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0218.00	Moderate	71.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0219.00	Low	29.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0220.00	Middle	115.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0221.02	Upper	163.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0222.00	Moderate	76.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0223.01	Moderate	51.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0223.02	Moderate	62.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0224.00	Moderate	55.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0225.00	Moderate	72.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0226.00	Moderate	75.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0227.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0228.00	Middle	96.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0229.00	Moderate	54.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0230.00	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0231.00	Moderate	64.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0232.00	Low	48.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0233.00	Middle	88.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0234.00	Low	42.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0235.01	Middle	80.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0235.02	Moderate	60.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0236.00	Moderate	55.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0237.00	Moderate	52.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0238.02	Upper	130.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0238.03	Upper	140.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0238.04	Upper	222.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0239.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0240.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0241.00	Moderate	79.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0242.00	Low	48.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0243.01	Moderate	76.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0243.02	Low	31.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0245.00	Moderate	52.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0247.00	Middle	85.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0249.00	Moderate	59.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0251.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0253.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0255.00	Middle	110.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0257.00	Middle	113.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0259.00	Middle	94.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0261.00	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0263.00	Moderate	60.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0062.00	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0063.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0064.00	Upper	291.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0065.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0066.00	Upper	223.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0067.00	Upper	171.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0068.00	Upper	263.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0069.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0070.01	Upper	270.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0070.02	Upper	254.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0071.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0072.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0073.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0074.00	Upper	244.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0075.00	Upper	154.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0076.00	Upper	188.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0077.00	Upper	201.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0078.00	Upper	206.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0079.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0080.00	Upper	246.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0081.00	Upper	216.0



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0082.00	Upper	229.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0083.00	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0084.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0086.01	Upper	258.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0086.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0086.03	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0087.00	Upper	223.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0088.00	Upper	211.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0089.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0090.00	Upper	284.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0091.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0132.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0132.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0132.03	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0133.00	Upper	287.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0134.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0135.01	Upper	173.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0135.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0136.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0136.02	Upper	219.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0136.03	Upper	287.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0136.04	Upper	170.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0137.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0138.00	Upper	276.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0139.00	Upper	200.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0140.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0142.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0143.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0144.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0144.02	Upper	247.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0145.00	Upper	242.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0146.01	Upper	256.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0146.02	Upper	234.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0147.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0148.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0148.02	Upper	210.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0149.00	Upper	256.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0150.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0150.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0151.01	Low	47.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0151.02	Upper	204.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0152.00	Upper	145.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0153.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0153.02	Upper	278.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0154.01	Upper	210.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0154.02	Upper	145.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0154.03	Upper	189.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0155.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0155.02	Upper	180.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0156.01	Upper	175.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0156.02	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0157.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0158.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0158.02	Upper	191.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0159.00	Upper	236.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0160.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0160.02	Upper	152.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0161.00	Upper	280.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0162.00	Low	37.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0163.00	Upper	210.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0164.00	Low	42.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0165.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0166.00	Low	45.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0167.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0168.00	Low	38.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0169.00	Upper	250.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0170.00	Moderate	70.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0171.00	Upper	233.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0172.00	Low	39.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0173.00	Upper	244.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0174.01	Low	37.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0174.02	Moderate	58.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0175.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0177.00	Upper	148.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0178.00	Moderate	69.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0179.00	Upper	281.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0180.00	Low	37.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0181.00	Upper	138.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0182.00	Low	46.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0183.00	Upper	262.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0184.00	Low	37.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0185.00	Upper	212.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0186.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0187.00	Upper	253.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0188.00	Low	34.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0189.00	Low	39.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0190.00	Middle	100.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0191.00	Upper	213.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0192.00	Low	33.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0193.00	Middle	81.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0194.00	Low	41.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0195.00	Upper	149.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0196.00	Moderate	50.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0197.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0197.02	Upper	150.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0198.00	Upper	141.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0199.00	Upper	266.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0200.00	Middle	118.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0201.01	Upper	280.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0201.02	Upper	121.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0203.00	Middle	100.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0205.00	Upper	253.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0206.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0207.01	Upper	143.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0208.00	Upper	132.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0209.01	Low	48.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0210.00	Moderate	51.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0265.00	Upper	123.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0267.00	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0269.00	Moderate	70.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0271.00	Middle	104.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0273.00	Upper	129.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0275.00	Upper	200.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0277.00	Low	38.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0279.00	Moderate	59.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0281.00	Upper	184.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0283.00	Middle	82.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0285.00	Moderate	65.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0287.00	Middle	88.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0291.00	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0293.00	Moderate	55.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0295.00	Middle	115.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0297.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0299.00	Low	42.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0303.00	Middle	82.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0307.00	Upper	153.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0309.00	Low	45.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0311.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0317.03	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0317.04	Upper	251.8

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0319.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0015.02	Upper	238.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0016.00	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0018.00	Low	43.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0020.00	Low	30.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0021.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0022.01	Low	34.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0022.02	Middle	95.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0024.00	Low	23.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0025.00	Low	30.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0026.01	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0026.02	Middle	91.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0027.00	Upper	155.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0028.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0029.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0029.02	Low	47.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0030.01	Moderate	75.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0030.02	Middle	100.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0031.00	Upper	284.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0032.00	Upper	126.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0033.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0034.00	Middle	99.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0036.01	Moderate	53.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0036.02	Upper	148.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0037.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0038.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0039.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0040.01	Upper	205.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0040.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0041.00	Middle	104.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0042.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0043.00	Moderate	73.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0044.00	Upper	191.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0045.00	Upper	247.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0047.00	Upper	191.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0048.00	Upper	208.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0049.00	Upper	160.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0050.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0052.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0054.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0055.01	Upper	242.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0055.02	Upper	262.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0056.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0057.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0058.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0059.00	Upper	268.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0060.00	Upper	271.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0061.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0092.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0093.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0094.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0095.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0096.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0097.00	Middle	113.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0098.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0099.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0099.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0099.03	Upper	263.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0100.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0101.00	Upper	145.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0102.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0103.00	Upper	173.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0104.00	Upper	199.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0106.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0106.02	Upper	234.9

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0108.01	Upper	184.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0108.02	Upper	281.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0108.03	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0109.00	Upper	201.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0110.00	Upper	288.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0111.00	Upper	201.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0112.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0112.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0112.03	Upper	276.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0113.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0114.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0114.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0115.00	Upper	176.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0116.00	Upper	187.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0117.00	Upper	220.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0118.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0119.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0120.00	Upper	271.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0121.01	Middle	92.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0121.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0122.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0124.00	Upper	272.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0125.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0126.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0126.02	Upper	211.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0127.00	Upper	137.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0128.00	Upper	277.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0129.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0129.02	Moderate	70.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0130.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	061 New York County	0131.00	Upper	167.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0892.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0907.00	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0916.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0916.03	Upper	162.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0916.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0918.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0919.00	Moderate	74.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0922.00	Upper	203.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0925.00	Moderate	67.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0928.00	Upper	180.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0929.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0934.01	Upper	134.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0934.02	Upper	146.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0938.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0939.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0942.01	Middle	94.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0942.02	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0942.03	Middle	88.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0945.00	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0947.00	Moderate	66.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0954.00	Middle	95.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0964.00	Middle	111.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0972.02	Low	32.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0972.04	Moderate	66.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0972.05	Low	31.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0972.06	Low	49.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0972.07	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0973.00	Upper	152.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0981.00	Upper	121.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0987.00	Upper	133.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0991.00	Middle	118.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0992.00	Moderate	68.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0997.01	Upper	123.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0997.03	Upper	137.9



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0997.04	Upper	153.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0997.05	Upper	147.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0998.01	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0998.02	Middle	80.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0999.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1008.01	Upper	133.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1008.03	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1008.04	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1010.02	Upper	120.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1010.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1010.04	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1017.00	Middle	109.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1029.00	Middle	110.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1032.01	Moderate	63.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1247.00	Upper	126.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1257.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1265.00	Upper	152.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1267.00	Upper	127.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1277.00	Upper	189.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1283.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1291.02	Upper	142.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1291.03	Upper	142.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1291.04	Upper	122.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1301.00	Middle	113.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1333.00	Upper	131.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1339.00	Upper	169.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1341.00	Middle	103.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1347.01	Middle	90.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1347.02	Middle	93.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1367.00	Middle	117.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1377.00	Middle	104.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1385.01	Middle	112.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1385.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1399.00	Upper	173.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1403.00	Middle	95.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1409.01	Upper	126.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1409.02	Middle	103.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1417.00	Moderate	74.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1429.00	Upper	123.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1435.00	Upper	127.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1441.00	Upper	129.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1447.00	Middle	86.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1451.01	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1451.02	Moderate	78.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1459.00	Middle	119.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1463.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1467.00	Middle	118.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1471.00	Upper	132.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1479.00	Upper	125.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1483.00	Upper	174.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1507.01	Upper	178.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1507.02	Upper	125.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1529.01	Middle	108.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1529.02	Upper	148.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1551.01	Upper	209.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1551.03	Middle	113.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1551.04	Upper	162.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1567.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1571.01	Upper	133.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1571.02	Upper	135.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1579.01	Upper	143.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1579.02	Middle	118.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1032.02	Middle	84.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1033.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1039.00	Middle	86.3

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1047.00	Middle	83.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1059.00	Middle	116.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1072.01	Middle	110.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1072.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1085.00	Moderate	69.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1093.00	Upper	200.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1097.00	Upper	122.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1099.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1113.00	Upper	162.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1123.00	Upper	140.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1129.00	Upper	135.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1133.00	Upper	136.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1139.00	Middle	91.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1141.00	Upper	145.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1147.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1151.00	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1155.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1157.00	Moderate	60.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1159.00	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1161.00	Low	47.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1163.01	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1163.02	Low	48.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1167.00	Low	49.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1171.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1175.00	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1181.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1185.00	Moderate	58.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1187.00	Moderate	53.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1189.00	Moderate	79.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1191.00	Moderate	56.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1193.00	Moderate	73.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1195.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1199.00	Middle	114.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1201.00	Moderate	75.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1203.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1205.00	Moderate	55.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1207.01	Upper	121.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1207.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1211.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1215.00	Middle	118.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1223.00	Upper	121.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1227.02	Low	45.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1227.03	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1227.04	Middle	102.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1241.00	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0594.00	Upper	162.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0595.01	Middle	91.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0595.02	Middle	83.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0596.00	Upper	142.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0598.00	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0599.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0600.00	Upper	143.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0601.00	Upper	122.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0603.00	Middle	102.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0606.00	Middle	104.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0607.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0608.00	Upper	142.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0610.00	Upper	186.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0612.00	Upper	144.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0613.01	Middle	83.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0613.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0614.00	Upper	150.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0616.01	Upper	135.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0616.02	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0618.00	Upper	131.0

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0619.00	Upper	146.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0620.00	Middle	115.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0621.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0622.00	Upper	150.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0623.00	Middle	111.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0624.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0625.00	Upper	121.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0626.00	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0627.00	Middle	108.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0629.00	Middle	98.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0630.00	Upper	168.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0632.00	Upper	121.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0633.01	Middle	114.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0633.02	Upper	160.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0635.00	Middle	95.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0637.00	Middle	118.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0638.00	Upper	157.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0639.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0641.01	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0641.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0645.00	Middle	105.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0646.00	Middle	111.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0650.00	Upper	125.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0654.01	Middle	109.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0654.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0655.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0656.00	Middle	110.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0657.02	Middle	101.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0657.03	Upper	129.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0659.00	Upper	143.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0660.00	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0661.00	Upper	143.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0663.01	Upper	138.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0663.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0664.01	Upper	164.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0664.02	Middle	119.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0664.03	Middle	95.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0664.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0665.01	Upper	138.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0667.01	Upper	136.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0669.00	Upper	124.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0671.00	Upper	160.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0677.00	Upper	154.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0679.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0680.00	Middle	107.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0682.00	Middle	111.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0683.00	Moderate	64.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0687.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0690.00	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0693.00	Middle	109.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0694.00	Middle	102.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0695.00	Middle	112.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0697.01	Upper	124.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0697.02	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0703.00	Upper	124.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0707.00	Upper	161.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0709.00	Middle	118.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0711.00	Upper	132.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0713.03	Upper	123.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0713.04	Upper	125.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0713.05	Middle	113.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0713.06	Upper	138.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0716.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0717.01	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0717.02	Middle	101.1



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0719.00	Moderate	78.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0721.00	Upper	122.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0723.00	Upper	232.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0729.00	Upper	184.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0731.00	Upper	162.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0737.00	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0739.00	Upper	188.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0741.00	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0743.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0745.00	Middle	82.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0747.00	Upper	130.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0749.00	Upper	236.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0757.01	Upper	175.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0757.02	Upper	154.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0769.01	Upper	133.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0769.02	Upper	123.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0773.00	Upper	141.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0775.00	Upper	153.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.02	Upper	124.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.03	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.04	Middle	112.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.05	Middle	110.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.06	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.07	Moderate	61.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0779.08	Moderate	72.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0788.00	Upper	127.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0790.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0792.00	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0793.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0797.01	Low	49.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0797.02	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0799.00	Low	45.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0803.01	Moderate	66.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0803.02	Moderate	69.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0809.00	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0814.00	Middle	109.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0818.00	Middle	86.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0837.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0838.00	Middle	119.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0840.00	Middle	102.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0845.00	Moderate	68.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0846.01	Middle	110.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0846.02	Middle	83.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0849.01	Low	38.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0849.02	Moderate	53.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0853.00	Moderate	57.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0855.00	Moderate	53.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0857.00	Moderate	59.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0859.00	Middle	82.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0861.00	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0863.00	Moderate	58.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0864.00	Upper	132.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0865.00	Low	48.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0869.00	Low	48.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0871.00	Low	45.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0884.00	Upper	135.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0889.02	Moderate	57.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0889.03	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0892.01	Upper	148.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0054.00	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0055.00	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0057.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0058.00	Middle	109.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0059.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0061.00	Middle	107.7

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0062.01	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0062.02	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0063.00	Upper	126.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0065.01	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0065.02	Middle	93.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0069.00	Upper	148.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0071.00	Middle	92.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0073.00	Upper	151.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0075.00	Upper	166.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0077.00	Upper	146.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0079.00	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0081.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0083.00	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0085.00	Moderate	67.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0086.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0087.00	Low	27.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0088.00	Middle	112.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0091.00	Upper	139.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0094.00	Middle	95.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0095.00	Middle	111.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0096.00	Middle	105.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0097.00	Upper	144.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0098.00	Middle	88.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0099.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0100.00	Upper	139.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0101.00	Middle	81.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0102.00	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0103.00	Moderate	76.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0104.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0105.00	Moderate	78.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0106.00	Upper	131.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0107.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0108.00	Middle	93.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0110.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0111.00	Upper	128.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0112.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0113.00	Middle	116.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0114.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0115.00	Upper	147.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0116.00	Middle	94.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0117.00	Middle	111.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0118.00	Middle	116.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0245.00	Middle	81.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0246.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0247.00	Middle	80.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0249.00	Moderate	69.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0251.00	Middle	99.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0253.01	Moderate	70.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0253.02	Middle	97.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0254.01	Middle	108.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0254.02	Low	48.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0255.00	Middle	88.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0257.00	Middle	87.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0258.00	Middle	85.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0259.00	Moderate	70.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0260.00	Middle	85.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0261.00	Moderate	78.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0262.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0263.00	Middle	87.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0264.00	Middle	104.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0265.01	Moderate	65.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0265.02	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0266.00	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0267.00	Moderate	62.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0269.01	Middle	83.4

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0269.02	Moderate	60.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0270.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0271.01	Moderate	60.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0271.02	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0272.00	Middle	91.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0273.01	Moderate	59.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0273.02	Low	43.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0274.00	Moderate	74.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0275.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0276.00	Middle	107.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0277.01	Middle	83.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0277.02	Moderate	70.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0278.00	Moderate	64.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0279.00	Middle	91.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0280.00	Middle	95.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0281.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0282.00	Middle	93.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0283.00	Middle	84.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0284.00	Middle	111.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0285.00	Middle	106.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0287.00	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0288.01	Upper	132.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0288.02	Middle	112.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0288.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0289.00	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0465.00	Middle	95.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0466.00	Moderate	75.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0467.00	Moderate	50.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0468.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0469.01	Moderate	60.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0469.02	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0470.00	Middle	80.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0471.00	Moderate	57.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0472.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0473.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0475.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0476.00	Upper	135.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0478.01	Middle	102.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0478.02	Middle	101.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0479.00	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0480.00	Middle	97.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0481.00	Moderate	72.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0482.00	Middle	87.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0483.01	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0483.02	Middle	93.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0484.00	Middle	119.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0485.00	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0489.00	Moderate	77.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0492.01	Middle	84.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0492.02	Middle	110.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0493.01	Moderate	79.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0493.02	Middle	99.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0495.00	Upper	138.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0496.00	Middle	114.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0497.00	Middle	87.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0499.00	Moderate	72.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0500.00	Moderate	70.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0502.01	Middle	98.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0502.02	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0504.00	Upper	121.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0505.00	Middle	113.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0506.00	Upper	130.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0507.00	Middle	108.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0508.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0510.00	Middle	109.1

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0511.00	Upper	134.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0512.00	Middle	106.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0513.00	Middle	104.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0515.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0516.00	Upper	122.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0517.00	Upper	135.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0518.00	Middle	94.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0520.00	Middle	97.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0174.00	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0176.00	Middle	81.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0178.00	Middle	83.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0179.01	Middle	81.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0179.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0180.00	Middle	97.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0181.01	Moderate	78.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0181.02	Upper	126.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0182.00	Moderate	78.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0183.00	Middle	112.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0184.01	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0184.02	Middle	91.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0185.01	Middle	86.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0185.02	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0186.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0187.00	Middle	105.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0188.00	Middle	110.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0189.00	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0190.00	Middle	96.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0192.00	Moderate	75.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0194.00	Middle	97.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0196.00	Middle	91.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0198.00	Middle	103.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0199.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0199.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0199.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0202.00	Middle	99.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0204.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0205.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0206.00	Middle	91.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0208.00	Middle	86.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0212.00	Moderate	62.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0214.00	Moderate	70.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0216.01	Upper	155.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0216.02	Middle	80.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0216.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0219.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0220.01	Middle	94.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0220.02	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0229.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0230.00	Middle	114.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0232.00	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0235.01	Moderate	73.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0235.02	Moderate	55.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0236.00	Moderate	70.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0238.00	Moderate	63.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0240.00	Moderate	67.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0243.00	Middle	96.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0291.00	Moderate	73.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0293.00	Middle	81.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0294.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0295.00	Middle	87.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0297.00	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0299.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0306.00	Middle	118.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0309.03	Middle	95.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0309.04	Middle	117.2



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0309.05	Middle	104.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0309.06	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0317.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0320.00	Middle	97.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0327.00	Moderate	70.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0328.00	Middle	100.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0329.00	Middle	83.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0330.00	Middle	102.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0331.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0334.01	Middle	117.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0334.03	Middle	93.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0334.04	Moderate	62.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0334.05	Upper	127.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0337.00	Upper	129.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0339.00	Moderate	63.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0347.00	Moderate	73.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0351.00	Moderate	73.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0352.00	Upper	133.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0353.00	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0357.00	Middle	115.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0358.00	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0361.00	Moderate	75.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0363.00	Moderate	77.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0365.00	Moderate	70.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0366.00	Middle	107.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0367.00	Moderate	55.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0368.00	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0371.00	Middle	106.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0373.00	Middle	84.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0375.01	Moderate	64.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0375.02	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0376.00	Upper	120.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0377.00	Middle	82.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0379.00	Moderate	67.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0381.00	Moderate	65.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0383.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0383.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0384.00	Middle	98.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0394.00	Middle	109.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0521.00	Upper	124.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0522.00	Middle	110.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0524.00	Upper	120.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0045.00	Upper	126.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0047.00	Low	49.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0050.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0051.00	Moderate	60.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0052.00	Moderate	77.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0053.00	Upper	138.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0525.00	Middle	105.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1579.03	Upper	121.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1617.00	Upper	158.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	1621.00	Middle	106.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	9901.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0526.00	Middle	113.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0528.00	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0530.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0531.00	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0532.00	Middle	101.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0534.01	Middle	119.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0535.01	Middle	86.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0535.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0536.01	Middle	108.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0538.00	Middle	114.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0539.01	Middle	112.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0539.02	NA	0.0

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0540.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0542.00	Middle	91.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0545.00	Moderate	58.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0547.00	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0548.00	Middle	85.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0549.00	Moderate	68.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0551.00	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0552.00	Middle	90.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0553.00	Moderate	78.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0554.00	Middle	99.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0555.00	Moderate	75.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0556.00	Middle	114.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0557.00	Middle	95.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0558.00	Upper	121.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0559.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0560.00	Middle	105.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0561.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0562.00	Middle	114.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0564.00	Upper	137.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0565.00	Middle	83.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0566.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0567.00	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0568.00	Middle	109.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0577.00	Middle	89.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0579.00	Moderate	75.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0580.00	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0581.00	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0582.00	Upper	127.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0583.00	Middle	106.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0585.00	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0587.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0589.00	Middle	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0590.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0591.00	Middle	82.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0592.00	Upper	171.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0593.00	Moderate	78.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0119.00	Middle	101.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0120.00	Middle	80.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0121.00	Middle	114.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0122.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0123.01	Upper	151.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0124.00	Middle	84.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0125.00	Middle	102.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0126.01	Middle	90.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0126.02	Moderate	72.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0128.00	Middle	110.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0130.00	Middle	106.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0132.00	Middle	100.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0134.00	Upper	130.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0135.00	Upper	144.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0136.00	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0137.00	Middle	117.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0138.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0140.00	Middle	115.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0141.00	Middle	92.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0142.01	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0142.02	Middle	103.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0143.00	Middle	92.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0144.00	Moderate	65.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0145.00	Middle	100.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0147.00	Middle	96.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0148.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0149.00	Middle	91.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0150.00	Middle	91.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0151.00	Moderate	75.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0152.00	Moderate	74.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0153.00	Upper	144.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0154.00	Middle	93.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0155.00	Upper	127.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0156.00	Middle	88.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0157.00	Moderate	77.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0158.01	Middle	101.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0158.02	Middle	101.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0159.00	Middle	80.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0161.00	Middle	95.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0163.00	Low	48.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0164.00	Middle	101.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0166.00	Middle	82.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0168.00	Middle	112.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0169.00	Middle	107.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0170.00	Middle	93.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0171.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0171.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0172.00	Middle	92.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0398.00	Upper	138.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0399.01	Middle	90.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0399.02	Low	35.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0400.00	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0401.01	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0401.02	Moderate	63.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0402.00	Upper	152.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0403.01	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0403.02	Moderate	59.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0404.00	Middle	96.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0405.01	Low	47.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0405.02	Middle	91.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0407.01	Low	49.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0407.02	Moderate	61.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0409.01	Moderate	76.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0409.02	Moderate	64.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0411.00	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0413.00	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0414.00	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0415.00	Moderate	51.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0424.00	Middle	99.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0426.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0427.00	Low	45.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0432.00	Upper	123.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0434.00	Upper	135.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0437.01	Moderate	67.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0437.02	Moderate	58.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0439.00	Moderate	50.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0440.00	Moderate	70.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0443.01	Moderate	57.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0443.02	Moderate	67.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0444.00	Moderate	60.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0446.01	Moderate	64.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0446.02	Moderate	50.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0448.00	Middle	81.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0450.00	Middle	109.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0452.00	Middle	87.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0454.00	Moderate	69.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0455.00	Moderate	70.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0456.00	Middle	89.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0457.00	Moderate	76.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0458.00	Middle	96.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0459.00	Middle	106.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0460.00	Moderate	64.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0461.00	Moderate	69.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0462.00	Moderate	77.3



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0463.00	Moderate	59.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0464.00	Middle	108.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0001.01	Upper	181.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0001.02	Upper	272.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0001.03	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0001.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0002.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0004.00	Middle	80.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0006.00	Middle	102.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0007.01	Upper	244.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0007.02	Middle	113.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0008.00	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0010.00	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0012.00	Middle	88.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0014.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0016.00	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0018.00	Middle	113.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0019.01	Upper	222.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0019.02	Upper	212.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0019.03	Upper	236.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0020.00	Middle	109.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0022.00	Middle	97.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0024.00	Middle	82.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0025.00	Low	40.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0026.00	Upper	131.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0028.00	Moderate	77.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0030.00	Middle	93.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0031.00	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0032.00	Middle	89.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0033.01	Upper	160.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0033.02	Moderate	52.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0034.00	Middle	82.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0036.00	Middle	108.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0037.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0038.00	Middle	90.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0039.00	Moderate	54.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0040.01	Middle	99.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0040.02	Moderate	60.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0042.00	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0043.00	Low	41.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	081 Queens County	0044.01	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0070.02	Upper	143.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0074.00	Middle	101.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0075.00	Moderate	78.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0077.00	Middle	92.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0081.00	Middle	87.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0096.01	Upper	125.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0096.02	Middle	100.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0097.01	Upper	122.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0097.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0105.00	Middle	119.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0112.01	Middle	110.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0112.03	Middle	83.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0112.04	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0114.01	Middle	88.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0114.02	Middle	118.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0121.00	Upper	173.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0122.00	Middle	112.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0125.00	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0128.04	Upper	124.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0128.05	Upper	120.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0128.06	Moderate	62.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0132.01	Upper	135.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0132.03	Upper	147.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0132.04	Middle	118.4

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0133.01	Low	26.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0133.02	Middle	80.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0134.00	Upper	124.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0138.00	Upper	148.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0141.00	Moderate	73.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0146.04	Upper	149.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0146.05	Upper	142.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0146.06	Upper	146.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0146.07	Upper	122.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0146.08	Upper	144.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0147.00	Upper	169.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0151.00	Upper	148.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0154.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0156.01	Upper	152.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0156.02	Upper	142.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0156.03	Middle	116.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0169.01	Upper	152.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.05	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.07	Upper	126.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.09	Upper	149.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.11	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.12	Upper	158.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.13	Middle	92.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.14	Upper	121.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0003.00	Middle	104.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0006.00	Middle	109.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0007.00	Moderate	52.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0008.00	Middle	106.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0009.00	Middle	92.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0011.00	Moderate	51.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0017.00	Middle	118.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0018.00	Middle	86.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0020.01	Upper	125.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0020.02	Upper	122.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0021.00	Moderate	66.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0027.00	Low	46.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0029.00	Moderate	54.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0033.00	Upper	134.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0036.00	Middle	116.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0039.00	Middle	103.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0040.01	Moderate	69.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0040.02	Upper	131.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0040.03	Low	15.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0040.04	Middle	119.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0047.00	Upper	136.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0050.00	Middle	94.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0059.01	Middle	95.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0059.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0064.00	Middle	96.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0067.00	Upper	200.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0070.01	Upper	120.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.15	Middle	117.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0170.16	Upper	131.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0173.00	Moderate	68.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0176.00	Upper	183.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0177.01	Upper	183.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0177.02	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0181.00	Upper	123.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0187.01	Upper	142.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0187.03	Upper	133.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0187.04	Upper	172.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0189.01	Upper	146.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0189.02	Upper	130.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0197.00	Upper	123.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0198.00	Middle	116.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0201.00	Upper	149.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0207.01	Middle	89.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0207.02	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0208.03	Upper	140.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0208.04	Middle	119.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0208.05	Upper	132.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0208.06	Upper	160.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0213.00	Middle	99.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0223.00	Moderate	65.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0226.01	Upper	157.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0226.02	Upper	188.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0228.01	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0228.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0231.00	Moderate	78.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0239.00	Middle	107.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0244.01	Upper	148.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0244.02	Upper	142.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0247.00	Middle	119.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0248.00	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0251.00	Upper	170.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0273.01	Upper	124.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0273.02	Middle	100.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0277.02	Middle	105.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0277.04	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0277.05	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0277.06	Upper	121.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0279.00	Upper	205.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0291.02	Middle	100.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0291.04	Upper	139.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0291.05	Upper	162.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0291.06	Upper	141.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0303.01	Middle	107.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0303.02	Middle	111.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0319.01	Moderate	54.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0319.02	Middle	108.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	0323.00	Upper	143.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	085 Richmond County	9901.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.07	Low	41.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.08	Low	25.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.09	Low	35.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.10	Low	41.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.11	Moderate	74.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.12	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.13	Moderate	67.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.14	Low	48.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.15	Middle	111.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0121.16	Low	49.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0122.03	Moderate	76.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0122.04	Moderate	54.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0122.05	Low	45.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0122.06	Low	42.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0123.01	Middle	108.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0123.02	Low	43.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0124.01	Moderate	72.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0124.03	Moderate	78.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0124.04	Moderate	71.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0125.03	Upper	143.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0125.04	Upper	172.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0125.05	Middle	119.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0125.06	Middle	98.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0126.00	Upper	165.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0127.00	Upper	164.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0128.00	Upper	186.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0130.01	Upper	206.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0130.02	Upper	197.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0130.03	Upper	240.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0131.01	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0131.02	Upper	243.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0132.00	Upper	124.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0133.00	Upper	178.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0134.01	Upper	165.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0134.02	Upper	210.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0101.01	Upper	168.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0101.02	Upper	158.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0102.00	Upper	134.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0105.01	Upper	162.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0105.03	Upper	167.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0105.04	Middle	104.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0106.01	Middle	111.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0106.02	Moderate	79.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0107.01	Middle	116.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0107.02	Moderate	59.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0107.03	Moderate	78.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0108.01	Upper	221.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0108.02	Upper	194.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0108.03	Upper	178.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0108.04	Upper	171.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0109.01	Upper	183.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0109.02	Upper	150.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0110.00	Upper	238.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0111.01	Upper	143.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0111.02	Upper	136.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0112.00	Upper	210.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0113.02	Upper	177.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0113.03	Upper	166.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0113.04	Moderate	64.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0113.05	Middle	86.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0114.01	Upper	204.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0114.03	Upper	187.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0114.04	Upper	159.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0114.05	Upper	141.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.05	Low	34.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.06	Low	27.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.07	Upper	147.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.08	Upper	149.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.09	Upper	150.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.10	Upper	135.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.11	Middle	106.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0115.12	Upper	160.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0116.01	Upper	202.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0116.02	Upper	126.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0116.03	Upper	168.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0117.00	Upper	133.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0118.00	Middle	94.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0119.01	Upper	143.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0119.02	Upper	130.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	087 Rockland County	0120.00	Upper	126.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.10	Moderate	77.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.11	Moderate	63.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.12	Middle	80.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.13	Moderate	50.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.14	Low	49.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.15	Moderate	71.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.16	Moderate	75.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.17	Moderate	71.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.18	Moderate	58.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1596.02	Middle	102.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1596.03	Moderate	70.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1596.04	Middle	100.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1597.00	Upper	136.8



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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1697.01	Upper	134.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1697.03	Moderate	72.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1697.05	Middle	82.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1697.06	Low	46.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1698.00	Moderate	54.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1699.03	Moderate	65.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1699.04	Middle	107.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1699.05	Moderate	75.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1699.06	Middle	82.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1700.03	Middle	88.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1700.04	Moderate	70.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1700.05	Middle	90.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1700.06	Moderate	73.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1701.01	Moderate	57.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1702.03	Upper	127.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1702.04	Moderate	71.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1702.05	Middle	85.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1702.06	Moderate	60.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1803.00	Middle	97.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1904.02	Moderate	77.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1904.03	Middle	90.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1904.04	Moderate	50.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1904.05	Moderate	65.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1905.02	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1905.03	Middle	107.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1905.04	Middle	112.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1906.03	Middle	83.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1906.04	Middle	96.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1906.05	Middle	105.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1906.06	Middle	90.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1116.02	Middle	104.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1117.01	Middle	116.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1117.03	Middle	100.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1117.04	Middle	110.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1118.01	Middle	87.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1118.02	Middle	111.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1118.03	Upper	129.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1118.04	Upper	123.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1119.00	Upper	126.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1120.01	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1120.02	Middle	100.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1121.02	Upper	140.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1121.03	Middle	105.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1121.04	Upper	145.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.04	Middle	110.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.11	Upper	121.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.12	Upper	173.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.13	Upper	133.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.15	Middle	115.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.16	Upper	128.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.17	Upper	175.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.18	Middle	119.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.19	Moderate	67.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1122.20	Upper	129.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1223.00	Middle	101.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1224.05	Middle	98.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1224.06	Moderate	68.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1224.07	Upper	126.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1224.08	Middle	94.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1225.01	Moderate	56.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1225.02	Middle	84.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1226.02	Middle	101.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1226.03	Middle	91.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1226.04	Middle	106.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1226.05	Middle	88.2

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State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1227.04	Middle	99.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1227.05	Moderate	78.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1227.06	Middle	97.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1227.07	Middle	93.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1228.01	Moderate	72.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1228.02	Middle	86.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1229.01	Middle	94.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1229.02	Middle	85.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1230.01	Middle	92.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1230.02	Moderate	78.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1231.01	Middle	96.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1231.02	Middle	86.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1232.01	Moderate	74.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1232.03	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1232.04	Middle	90.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1233.03	Moderate	66.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1233.04	Middle	83.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1234.01	Middle	95.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1234.03	Middle	80.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1234.04	Middle	85.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1235.00	Moderate	63.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1236.00	Middle	102.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1237.01	Moderate	66.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1237.03	Moderate	76.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1237.04	Moderate	55.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1238.01	Middle	89.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1238.02	Moderate	74.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1239.00	Middle	88.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1240.01	Middle	97.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1240.02	Middle	93.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1241.01	Moderate	79.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1241.02	Moderate	75.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1242.00	Middle	82.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1243.01	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1243.02	Middle	82.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1244.01	Middle	101.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1244.02	Middle	94.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1245.00	Middle	118.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1246.01	Middle	111.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1246.02	Middle	103.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1347.02	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1347.03	Upper	146.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1347.04	Middle	101.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1349.02	Upper	138.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1349.06	Middle	107.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1349.07	Middle	104.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1349.08	Upper	165.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1349.09	Upper	131.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1350.02	Middle	116.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1350.03	Middle	109.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1350.04	Upper	143.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1350.05	Upper	140.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1351.01	Upper	128.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1351.02	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1351.03	Upper	148.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1351.04	Middle	104.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1352.01	Upper	135.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1352.05	Upper	120.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1352.08	Middle	117.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1352.09	Middle	108.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1353.03	Upper	124.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1353.05	Middle	97.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1353.06	Middle	117.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1354.01	Middle	117.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1354.02	Middle	100.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1354.03	Middle	88.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1355.00	Middle	106.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1456.01	Moderate	53.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1456.02	Middle	86.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1456.03	Moderate	68.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1456.04	Moderate	67.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1456.05	Moderate	75.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1457.01	Middle	93.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1457.02	Moderate	68.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1457.03	Moderate	78.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1457.05	Moderate	56.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1457.06	Middle	90.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1458.03	Middle	115.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1458.04	Moderate	71.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1458.07	Middle	99.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1458.08	Middle	99.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1458.09	Middle	114.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1458.10	Middle	88.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1459.01	Middle	86.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1459.03	Middle	87.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1459.04	Moderate	53.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1459.05	Moderate	69.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1460.01	Middle	85.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1460.02	Moderate	60.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1460.04	Low	48.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1460.05	Middle	100.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1461.02	Moderate	75.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1461.03	Middle	101.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1461.05	Moderate	65.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1461.06	Middle	83.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1462.01	Moderate	72.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1462.02	Moderate	77.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1462.03	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1462.04	Middle	84.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1462.05	Middle	81.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1462.06	Middle	101.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1463.00	Moderate	73.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1464.02	Middle	91.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1464.03	Low	47.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1464.04	Moderate	65.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1465.00	Middle	105.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.07	Moderate	65.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.08	Middle	90.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.11	Moderate	76.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.12	Middle	101.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.13	Middle	89.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.14	Middle	112.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.16	Middle	117.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.17	Middle	92.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.18	Middle	85.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.19	Moderate	78.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1466.20	Middle	83.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1467.03	Middle	91.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1467.04	Middle	95.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1467.05	Upper	131.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1467.06	Middle	103.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1468.00	Middle	108.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1469.01	Upper	121.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1469.02	Middle	119.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1470.01	Middle	92.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1470.03	Middle	105.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1470.04	Middle	100.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1471.00	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1472.01	Upper	124.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1472.02	Moderate	70.6



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1473.01	Low	46.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1473.02	Upper	123.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1474.01	Middle	100.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1474.02	Middle	119.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1475.02	Middle	117.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1475.03	Upper	128.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1475.04	Upper	129.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1475.05	Middle	87.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1476.01	Middle	115.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1476.02	Middle	119.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1477.01	Middle	97.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1477.02	Middle	110.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1478.02	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1478.03	Middle	105.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1478.04	Upper	125.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1479.01	Moderate	76.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1479.02	Upper	120.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.01	Upper	163.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.09	Upper	130.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.10	Upper	144.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.11	Middle	107.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.12	Middle	116.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.13	Middle	100.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.14	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.15	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.16	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1580.17	Middle	114.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.02	Middle	90.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.03	Middle	84.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.07	Middle	102.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.08	Middle	117.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.11	Middle	95.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.12	Moderate	73.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.14	Middle	94.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.16	Middle	92.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.17	Moderate	65.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.18	Middle	94.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.19	Middle	87.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1581.20	Middle	96.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1582.05	Upper	126.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1582.06	Middle	97.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1582.07	Upper	133.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1582.08	Middle	84.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1582.09	Middle	89.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.04	Upper	121.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.06	Middle	104.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.09	Middle	80.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.10	Moderate	62.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.15	Middle	90.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.17	Middle	100.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.18	Middle	88.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.19	Middle	87.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.20	Middle	90.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.22	Middle	116.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.24	Middle	103.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.25	Middle	80.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.26	Middle	86.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.27	Middle	101.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.28	Middle	113.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1583.29	Middle	102.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.01	Middle	89.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.02	Middle	112.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.03	Middle	90.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.07	Middle	98.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.08	Middle	84.6

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.09	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.10	Moderate	58.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.11	Upper	125.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1584.12	Moderate	77.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.02	Moderate	75.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.05	Middle	104.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.06	Middle	93.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.09	Moderate	63.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.10	Moderate	79.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.11	Middle	93.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.12	Middle	95.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.13	Middle	82.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1585.14	Middle	114.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1586.04	Middle	94.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1586.05	Middle	98.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1586.06	Middle	108.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1586.07	Middle	107.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1586.08	Moderate	79.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1586.09	Middle	91.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.05	Moderate	70.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.07	Middle	88.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.08	Moderate	66.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.09	Middle	97.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.10	Middle	84.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.11	Middle	91.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.12	Middle	82.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.13	Moderate	53.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.14	Moderate	69.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1587.15	Moderate	63.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1588.02	Middle	105.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1588.03	Middle	103.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1588.05	Middle	100.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1588.06	Moderate	66.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1589.01	Middle	88.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1589.02	Moderate	78.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1590.00	Middle	81.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.03	Moderate	51.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.06	Middle	80.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.07	Moderate	65.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.08	Middle	91.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.09	Moderate	51.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.10	Middle	92.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.11	Middle	103.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1591.12	Moderate	68.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1592.01	Moderate	75.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1592.03	Middle	97.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1592.04	Middle	89.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1593.00	Upper	124.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.06	Middle	82.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.07	Middle	106.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.08	Middle	102.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.10	Middle	93.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.11	Moderate	76.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.13	Middle	85.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.14	Middle	103.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.15	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1594.16	Moderate	74.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1595.09	Moderate	64.5
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1101.01	Upper	169.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1101.03	Middle	119.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1101.04	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1102.00	Upper	125.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1103.00	Upper	160.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1104.01	Upper	135.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1104.02	Upper	124.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1105.01	Upper	158.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1105.02	Upper	131.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1106.01	Middle	103.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1106.02	Upper	123.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1108.01	Upper	138.8
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1108.03	Upper	143.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1109.01	Middle	95.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1109.02	Middle	85.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1110.01	Middle	115.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1110.02	Moderate	69.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1111.01	Middle	94.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1111.02	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1111.03	Middle	89.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1112.01	Middle	86.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1112.02	Middle	85.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1113.00	Middle	118.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1114.01	Upper	136.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1114.02	Middle	116.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1115.03	Middle	117.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1115.04	Middle	113.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1115.06	Upper	163.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1115.07	Moderate	60.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1115.08	Middle	100.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1116.01	Middle	108.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.06	Middle	104.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.08	Upper	127.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.09	Upper	138.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.10	Moderate	65.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.11	Middle	81.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.12	Upper	191.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.13	Upper	182.3
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1907.14	Moderate	70.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1908.01	Middle	114.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	1908.02	Middle	97.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2009.01	Middle	84.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2009.03	Middle	113.1
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2009.04	Middle	110.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2009.05	Upper	159.4
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2009.06	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2010.05	Middle	92.7
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2010.06	Middle	114.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2010.07	Moderate	57.6
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2010.08	Upper	120.2
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2010.09	Moderate	74.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2010.10	Middle	112.9
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	2012.00	NA	0.0
36 NY	35004 Nassau County-Suffolk County, NY	103 Suffolk County	9901.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0001.01	Low	48.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0001.03	Low	39.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0001.04	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0002.02	Middle	100.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0002.03	Middle	99.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0002.04	Moderate	56.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0002.05	Moderate	70.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0003.00	Low	46.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0004.01	Moderate	76.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0004.03	Moderate	69.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0004.04	Moderate	75.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0005.01	Moderate	58.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0005.02	Low	20.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0006.01	Moderate	60.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0006.02	Middle	84.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0007.01	Upper	140.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0007.02	Upper	136.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0008.01	Middle	117.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0008.02	Middle	113.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0008.03	Upper	132.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0009.00	Upper	136.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0010.00	Low	28.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0011.01	Low	43.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0011.02	Moderate	72.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0012.00	Moderate	62.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0013.01	Upper	153.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0013.02	Moderate	64.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0013.04	Moderate	58.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0013.05	Moderate	57.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0014.01	Upper	145.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0014.02	Upper	124.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0014.03	Middle	107.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0015.02	Upper	129.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0015.03	Middle	104.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0015.04	Middle	115.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0015.05	Upper	124.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0016.00	Moderate	63.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0017.01	Middle	102.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0017.02	Middle	112.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0018.00	Upper	177.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0019.00	Upper	171.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0020.00	Upper	129.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0021.01	Upper	121.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0021.03	Upper	247.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0021.04	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0021.05	Upper	162.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0021.06	Middle	97.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0021.07	Middle	119.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0022.01	Upper	183.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0022.02	Upper	188.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0022.03	Middle	90.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0022.04	Upper	135.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0023.00	Upper	191.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0024.01	Upper	140.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0024.02	Middle	89.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0024.03	Middle	89.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0024.04	Upper	149.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0024.05	Middle	89.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0026.00	Middle	110.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0027.00	Middle	93.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0028.00	Moderate	66.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0029.00	Low	37.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0030.00	Middle	86.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0031.00	Low	42.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0032.00	Middle	85.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0033.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0034.00	Middle	116.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0035.00	Moderate	57.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0036.00	Low	38.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0037.00	Middle	117.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0038.00	Middle	93.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0039.00	Middle	108.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0040.01	Moderate	65.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0040.02	Middle	116.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0041.00	Upper	131.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0042.00	Upper	155.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0045.00	Upper	148.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0046.00	Upper	185.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0047.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0048.01	Upper	176.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0048.02	Middle	118.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0049.00	Upper	152.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0050.01	Upper	211.9

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0050.02	Upper	246.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0051.00	Upper	170.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0052.00	Upper	268.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0053.00	Upper	175.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0054.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0055.00	Upper	264.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0056.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0057.02	Middle	101.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0057.03	Upper	132.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0057.04	Moderate	71.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0058.00	Middle	106.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0059.01	Moderate	72.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0059.02	Upper	137.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0060.00	Middle	117.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0061.00	Middle	101.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0062.00	Moderate	71.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0063.01	Middle	104.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0063.02	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0064.00	Middle	116.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0065.00	Middle	92.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0066.00	Upper	185.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0067.00	Upper	290.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0068.01	Upper	204.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0068.02	Upper	264.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0069.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0070.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0071.00	Upper	263.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0072.00	Upper	180.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0073.00	Upper	133.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0074.01	Upper	132.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0074.02	Upper	195.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0075.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0076.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0077.00	Upper	243.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0078.00	Moderate	73.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0079.01	Middle	81.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0079.02	Middle	94.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0080.00	Moderate	62.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0081.00	Middle	113.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0082.00	Upper	140.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0083.01	Upper	153.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0083.02	Upper	242.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0084.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0084.03	Upper	152.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0084.04	Upper	146.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0085.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0086.02	Upper	253.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0087.00	Middle	112.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0088.01	Upper	130.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0088.02	Upper	136.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0089.01	Upper	145.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0089.02	Middle	108.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0090.00	Middle	109.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0091.00	Middle	92.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0092.01	Upper	157.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0092.02	Moderate	73.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0093.00	Low	39.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0094.00	Moderate	76.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0095.00	Upper	141.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0096.00	Upper	216.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0097.01	Upper	203.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0097.02	Upper	174.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0097.03	Upper	248.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0098.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0099.00	Upper	292.5



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0100.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0101.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0102.00	Upper	260.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0103.00	Upper	165.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0104.00	Upper	204.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0105.00	Upper	184.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0106.00	Upper	288.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0107.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0107.02	Upper	270.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0108.01	Upper	184.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0108.03	Upper	188.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0108.04	Upper	186.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0109.01	Upper	175.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0109.02	Upper	162.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0109.03	Upper	122.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0110.00	Upper	146.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0111.01	Upper	176.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0111.02	Upper	246.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0112.00	Upper	124.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0113.00	Upper	240.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0114.01	Upper	214.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0114.02	Upper	239.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0115.00	Upper	141.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0116.01	Moderate	79.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0116.02	Middle	89.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0147.01	Upper	121.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0147.03	Upper	151.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0147.04	Upper	123.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.05	Upper	213.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.06	Upper	182.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.08	Upper	172.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.09	Upper	136.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.10	Upper	130.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.11	Upper	180.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.12	Upper	134.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0148.13	Upper	125.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0149.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0149.03	Upper	175.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0149.07	Upper	186.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0149.08	Upper	252.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0149.09	Upper	185.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0150.00	Upper	214.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0151.00	Upper	165.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	9810.00	Moderate	72.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	9820.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	9830.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	9840.00	Middle	87.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	9850.00	NA	0.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0117.00	Upper	204.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0118.00	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0119.02	Upper	155.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0120.00	Upper	152.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0121.01	Upper	242.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0121.02	Upper	227.6
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0122.01	Upper	267.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0122.02	Upper	190.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0123.01	Upper	128.3
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0123.03	Upper	272.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0123.04	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0124.00	Upper	246.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0125.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0125.02	Upper	213.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0125.03	Upper	177.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0126.00	Upper	213.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0127.00	Upper	273.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0128.03	Upper	190.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0128.04	Middle	93.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0129.00	Middle	91.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0130.00	Upper	175.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0131.02	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0131.03	Upper	238.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0131.04	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0132.01	Upper	292.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0132.02	Upper	165.7
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0133.01	Upper	122.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0133.04	Middle	105.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0134.01	Middle	113.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0134.02	Middle	111.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0135.00	Middle	113.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0136.00	Upper	124.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0137.00	Upper	173.5
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0138.00	Upper	212.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0139.00	Upper	177.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0140.00	Upper	137.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0141.00	Middle	94.1
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0142.00	Moderate	65.4
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0143.00	Moderate	76.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0144.00	Upper	125.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0145.00	Upper	133.2
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0146.04	Upper	145.9
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0146.05	Upper	125.8
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0146.06	Upper	225.0
36 NY	35614 New York-Jersey City-White Plains, NY-NJ	119 Westchester County	0146.07	Upper	173.8
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.10	Middle	98.6
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.11	Upper	163.6
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.07	Middle	97.3
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.15	Middle	119.1
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0102.00	Middle	99.6
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0103.00	Middle	104.0
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.16	Upper	188.2
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0104.00	Middle	98.0
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.13	Middle	101.6
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.12	Middle	118.8
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.09	Upper	146.3
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.14	Upper	151.3
46 SD	43620 Sioux Falls, SD-MN	083 Lincoln County	0101.03	Middle	100.4
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0004.01	Moderate	76.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.12	Upper	138.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0015.01	Low	45.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0010.01	Moderate	66.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.05	Middle	95.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.11	Upper	136.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0012.00	Middle	94.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0104.04	Middle	114.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0101.01	Middle	94.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0105.01	Upper	132.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0104.05	Middle	97.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0003.00	Moderate	66.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.07	Middle	87.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0002.02	Moderate	62.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0017.00	Middle	86.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0004.05	Moderate	74.4
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0004.07	Moderate	59.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.09	NA	0.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.10	Moderate	63.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0019.02	Upper	133.8
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0101.02	Middle	106.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0102.00	Middle	110.4
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0105.02	Middle	119.5
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0019.01	Middle	102.4



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0001.00	Moderate	69.2
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0004.08	Middle	103.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0007.01	Low	48.3
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0016.00	Upper	128.1
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0018.01	Middle	100.1
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0009.00	Moderate	61.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0018.04	Middle	92.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0104.01	Upper	135.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0004.06	Moderate	78.6
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0010.02	Moderate	53.5
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0018.06	Middle	110.4
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0104.03	Upper	137.4
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0007.02	Moderate	75.2
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0018.05	Upper	156.6
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0103.00	Middle	113.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0104.02	Middle	119.7
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0106.00	Moderate	78.2
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0011.08	Middle	111.5
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0002.01	Moderate	62.9
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0005.00	Moderate	71.8
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0006.00	Middle	92.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0015.02	Middle	84.0
46 SD	43620 Sioux Falls, SD-MN	099 Minnehaha County	0104.06	Middle	115.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1001.00	Upper	155.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1002.00	Upper	160.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1003.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1004.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1005.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1006.00	Upper	169.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1007.00	Upper	135.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1008.00	Middle	105.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1009.00	Upper	153.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1010.00	Upper	147.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1011.00	Upper	152.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1012.00	Middle	108.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1013.00	Upper	154.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.01	Middle	104.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.02	Upper	179.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.05	Middle	99.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.06	Middle	119.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.07	Middle	114.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.08	Upper	140.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1014.09	Moderate	76.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1015.01	Middle	86.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1015.02	Upper	182.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1015.03	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1016.01	Upper	130.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1016.02	Middle	108.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1016.03	Upper	126.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1017.01	Upper	128.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1017.03	Middle	113.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1017.04	Moderate	71.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1017.05	Middle	98.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1018.01	Upper	134.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1018.03	Upper	156.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1018.04	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1018.05	Upper	121.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1019.00	Upper	124.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1020.01	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1020.02	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1020.03	Moderate	55.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1021.00	Upper	149.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1022.00	Low	37.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1023.01	Upper	126.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1023.02	Middle	106.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1024.00	Middle	115.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1025.00	Middle	107.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1026.00	Middle	98.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1027.01	Low	38.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1027.02	Middle	114.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1028.02	Upper	133.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1028.03	Middle	92.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1028.04	Moderate	54.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1029.01	Middle	111.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1029.03	Middle	95.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1029.04	Moderate	66.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1030.00	Upper	138.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1031.00	Moderate	79.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1032.00	Middle	86.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1033.00	Middle	81.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1034.01	Middle	98.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1034.03	Upper	126.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1034.04	Upper	132.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1034.05	Middle	112.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1035.01	Middle	92.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1035.03	Middle	98.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1035.04	Upper	126.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1035.05	Middle	83.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1036.01	Upper	132.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1036.02	Middle	104.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1037.00	Upper	155.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	1038.00	Moderate	65.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	9801.00	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	013 Arlington County	9802.00	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4616.03	Middle	104.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4616.04	Middle	104.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4616.05	Upper	120.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4616.06	Moderate	70.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4617.00	Middle	110.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4618.01	Middle	100.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4618.02	Middle	89.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4619.01	Moderate	79.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4619.02	Low	35.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4701.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4703.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4704.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4705.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4706.00	Upper	163.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4707.00	Upper	180.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4708.00	Upper	142.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4709.00	Upper	180.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4710.00	Upper	152.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4711.00	Middle	94.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4712.01	Middle	96.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4712.03	Middle	99.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4712.04	Middle	97.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4713.01	Moderate	78.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4713.03	Moderate	78.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4713.04	Upper	161.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4714.01	Middle	111.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4714.02	Moderate	65.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4801.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4802.01	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4802.03	Moderate	78.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4802.04	Middle	90.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4802.05	Middle	89.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4803.01	Upper	175.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4803.02	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4804.01	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4804.02	Upper	169.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4805.01	Upper	176.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4805.02	Upper	127.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4805.03	Upper	129.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4805.04	Upper	139.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4805.05	Middle	106.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4808.01	Middle	101.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4808.02	Middle	104.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4809.01	Middle	81.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4809.02	Moderate	69.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4809.03	Middle	83.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4810.00	Moderate	66.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4811.01	Moderate	78.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4302.02	Middle	115.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4302.03	Upper	125.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4304.00	Middle	112.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4305.00	Middle	104.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4306.00	Moderate	74.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4307.00	Middle	90.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4308.01	Middle	99.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4308.02	Middle	102.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4309.01	Middle	93.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4309.02	Middle	96.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4310.01	Moderate	77.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4310.02	Middle	80.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4313.00	Upper	123.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4314.00	Middle	114.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4315.00	Middle	112.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4316.01	Middle	98.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4316.02	Moderate	79.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4318.01	Middle	90.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4318.02	Upper	120.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4319.00	Upper	132.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4320.00	Middle	113.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4321.00	Middle	119.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4322.01	Moderate	72.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4322.02	Middle	117.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4323.00	Upper	130.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4324.01	Upper	136.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4324.02	Upper	129.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4325.00	Upper	121.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4326.00	Upper	138.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4327.01	Upper	136.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4327.02	Middle	86.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4328.00	Middle	104.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4401.00	Upper	154.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4402.01	Upper	128.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4402.02	Moderate	66.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4403.00	Upper	158.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4405.01	Upper	142.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4405.03	Middle	88.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4405.04	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4405.05	Upper	123.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4406.00	Middle	92.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4407.01	Upper	125.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4407.02	Upper	122.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4408.00	Upper	142.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4501.00	Middle	94.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4502.00	Moderate	73.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4503.00	Middle	85.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4504.00	Upper	143.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4155.00	Upper	155.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4156.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4157.00	Upper	149.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4158.00	Upper	142.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4159.00	Upper	135.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4160.00	Moderate	77.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4161.00	Upper	135.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4162.00	Moderate	62.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4163.00	Middle	119.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4201.00	Middle	101.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4202.01	Upper	120.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4202.02	Middle	91.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4202.03	Upper	130.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4203.00	Middle	117.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4204.00	Middle	93.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4205.01	Upper	125.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4205.02	Middle	103.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4205.03	Moderate	70.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4206.00	Moderate	63.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4207.00	Middle	117.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4208.00	Middle	114.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4210.01	Middle	86.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4210.02	Moderate	78.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4211.01	Middle	84.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4211.02	Upper	126.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4211.03	Middle	108.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4212.00	Upper	125.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4213.00	Middle	99.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4214.00	Moderate	58.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4215.00	Low	36.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4216.00	Low	47.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4217.01	Moderate	51.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4217.02	Moderate	79.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4218.00	Moderate	56.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4219.00	Moderate	53.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4220.00	Middle	102.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4221.01	Moderate	67.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4221.02	Middle	84.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4222.01	Upper	124.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4222.02	Moderate	73.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4223.01	Middle	85.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4223.02	Middle	93.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4224.01	Middle	82.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4224.02	Middle	116.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4224.03	Upper	147.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4301.01	Upper	138.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4301.02	Middle	93.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4302.01	Middle	106.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4505.00	Middle	84.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4506.01	Upper	124.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4506.02	Moderate	59.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4507.01	Upper	120.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4507.02	Moderate	57.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4508.00	Middle	83.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4509.00	Middle	106.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4510.00	Middle	109.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4511.00	Upper	135.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4512.00	Upper	142.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4513.00	Upper	131.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4514.00	Low	33.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4515.01	Moderate	58.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4515.02	Middle	81.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4516.01	Low	31.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4516.02	Moderate	59.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4518.00	Middle	86.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4519.00	Moderate	59.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4520.00	Upper	128.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4521.01	Moderate	78.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4521.02	Middle	97.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4522.00	Middle	92.8

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4523.01	Low	31.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4523.02	Low	41.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4524.00	Middle	85.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4525.01	Middle	107.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4525.02	Low	46.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4526.00	Middle	90.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4527.00	Moderate	56.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4528.01	Low	45.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4528.02	Moderate	62.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4601.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4602.00	Upper	175.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4603.00	Upper	156.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4604.00	Upper	138.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4605.01	Upper	144.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4605.03	Upper	154.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4605.04	Upper	158.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4606.00	Upper	168.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4607.01	Middle	104.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4607.02	Upper	176.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4608.00	Upper	174.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4609.00	Upper	159.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4610.00	Upper	151.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4611.00	Upper	147.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4612.01	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4612.02	Middle	110.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4615.00	Upper	141.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4914.01	Middle	80.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4914.02	Moderate	79.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4914.03	Upper	172.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4914.04	Middle	118.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4914.05	Upper	153.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4915.01	Middle	98.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4915.02	Upper	154.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4916.01	Moderate	65.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4916.02	Middle	108.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4917.01	Middle	106.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4917.03	Moderate	75.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4917.04	Middle	104.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4917.05	Upper	135.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4917.06	Moderate	77.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4917.07	Middle	113.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4918.01	Moderate	67.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4918.02	Middle	104.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4918.03	Middle	100.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4920.00	Upper	174.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4921.00	Upper	155.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4922.01	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4922.02	Upper	163.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4922.03	Upper	158.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4923.00	Middle	106.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4924.00	Middle	90.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4925.00	Upper	149.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	9801.00	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	9802.00	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	9803.00	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4811.02	Middle	102.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4811.03	Moderate	79.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4811.04	Middle	92.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4811.05	Upper	161.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4811.06	Upper	143.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4812.01	Upper	124.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4812.02	Low	49.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4814.00	Middle	104.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4815.00	Upper	133.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4816.00	Upper	184.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4817.01	Upper	180.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4817.02	Middle	115.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4819.00	Upper	120.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4820.01	Upper	145.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4820.02	Middle	108.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4821.00	Moderate	70.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4822.01	Moderate	68.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4822.03	Upper	155.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4822.04	Middle	105.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4822.05	Upper	122.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4822.06	Upper	121.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4823.01	Middle	113.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4823.02	Low	49.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4823.03	Upper	121.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4824.00	Upper	174.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4825.02	Upper	135.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4825.03	Upper	167.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4825.04	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4825.05	Upper	133.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4825.06	Middle	83.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4825.07	Moderate	73.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4826.01	Middle	119.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4826.03	Upper	130.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4826.04	Upper	147.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4901.01	Middle	102.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4901.04	Moderate	55.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4901.05	Middle	80.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4905.01	Middle	82.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4905.02	Upper	153.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4910.00	Upper	170.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4911.01	Upper	153.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4911.02	Middle	97.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4911.03	Middle	88.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4912.01	Middle	88.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4912.02	Moderate	70.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4913.01	Middle	83.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4913.02	Middle	108.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4913.03	Moderate	74.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4151.00	Upper	125.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4152.00	Middle	110.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4153.00	Moderate	69.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4154.01	Low	44.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	059 Fairfax County	4154.02	Upper	122.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2012.04	Middle	85.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2012.05	Low	38.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2012.06	Low	30.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2013.00	Upper	145.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2014.00	Upper	158.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2015.00	Upper	174.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2016.01	Middle	109.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2016.02	Middle	114.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2018.02	Upper	163.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2018.03	Upper	160.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2018.04	Upper	162.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2018.05	Upper	146.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2019.00	Upper	179.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2020.01	Upper	183.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2020.02	Upper	170.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	9800.00	NA	0.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.02	Moderate	55.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.04	Low	38.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.05	Moderate	79.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.06	Moderate	76.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.08	Moderate	61.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.09	Low	47.3

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.10	Upper	140.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2001.11	Moderate	74.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2002.01	Middle	80.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2002.02	Upper	173.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2003.01	Low	48.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2003.02	Middle	83.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2003.04	Low	47.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2003.05	Middle	92.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2004.03	Middle	96.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2004.04	Upper	160.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2004.06	Moderate	62.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2004.07	Moderate	74.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2004.08	Low	31.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2004.09	Low	43.4
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2005.00	Low	44.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2006.00	Middle	89.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2007.01	Middle	100.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2007.03	Upper	127.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2007.04	Middle	114.7
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2007.05	Upper	137.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2008.01	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2008.02	Middle	94.8
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2009.00	Upper	163.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2010.00	Middle	108.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2011.00	Upper	184.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	510 Alexandria City County	2012.02	Upper	140.5
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	600 Fairfax City County	3001.00	Middle	86.0
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	600 Fairfax City County	3002.00	Middle	112.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	600 Fairfax City County	3003.00	Middle	97.6
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	600 Fairfax City County	3004.00	Upper	120.2
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	600 Fairfax City County	3005.00	Middle	114.9
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	610 Falls Church City County	5001.00	Upper	158.3
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	610 Falls Church City County	5002.00	Upper	126.1
51 VA	11694 Arlington-Alexandria-Reston, VA-WV	610 Falls Church City County	5003.00	Upper	150.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	007 Aguas Buenas Municipio County	2301.00	Moderate	67.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	007 Aguas Buenas Municipio County	2302.00	Middle	107.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	007 Aguas Buenas Municipio County	2303.00	Moderate	73.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	007 Aguas Buenas Municipio County	2304.00	Moderate	70.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	007 Aguas Buenas Municipio County	2305.01	Moderate	73.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	007 Aguas Buenas Municipio County	2305.02	Moderate	72.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	009 Aibonito Municipio County	2501.00	Middle	83.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	009 Aibonito Municipio County	2502.00	Middle	97.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	009 Aibonito Municipio County	2503.00	Moderate	77.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	009 Aibonito Municipio County	2504.00	Moderate	52.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	009 Aibonito Municipio County	2505.00	Middle	88.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	009 Aibonito Municipio County	2506.00	Moderate	79.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	017 Barceloneta Municipio County	5901.00	Middle	102.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	017 Barceloneta Municipio County	5902.00	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	017 Barceloneta Municipio County	5903.00	Moderate	66.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	017 Barceloneta Municipio County	5904.00	Moderate	68.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	017 Barceloneta Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	019 Barranquitas Municipio County	9522.01	Moderate	57.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	019 Barranquitas Municipio County	9522.02	Moderate	75.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	019 Barranquitas Municipio County	9523.01	Middle	88.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	019 Barranquitas Municipio County	9523.02	Middle	101.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	019 Barranquitas Municipio County	9524.00	Low	43.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	019 Barranquitas Municipio County	9525.00	Middle	81.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0301.01	Upper	145.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0301.03	Moderate	56.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0301.04	Upper	234.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0301.05	Upper	149.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0302.00	Upper	190.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0303.00	Middle	99.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0307.00	Moderate	58.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0308.00	Moderate	76.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0309.01	Upper	158.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0309.02	Upper	148.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0309.03	Middle	117.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0309.04	Middle	99.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.04	Upper	126.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.05	Moderate	62.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.11	Upper	216.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.21	Middle	101.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.23	Upper	141.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.31	Upper	127.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.32	Upper	205.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.33	Upper	126.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.34	Upper	133.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0310.35	Middle	101.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.01	Upper	129.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.13	Middle	96.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.14	Low	49.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.21	Middle	106.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.22	Upper	120.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.23	Middle	94.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.24	Middle	80.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0311.25	Middle	102.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0312.01	Moderate	56.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0312.02	Middle	118.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0312.03	Middle	105.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0313.01	Upper	137.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0313.04	Upper	121.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0313.05	Middle	116.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0313.06	Upper	154.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0313.07	Upper	148.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0314.01	Middle	108.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0314.02	Middle	94.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0314.03	Middle	89.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0315.01	Middle	114.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0315.02	Moderate	74.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0315.03	Middle	94.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.11	Middle	87.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.12	Low	46.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.21	Middle	99.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.22	Middle	109.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.31	Upper	145.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.32	Middle	102.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.41	Upper	145.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0316.51	Middle	94.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0317.01	Upper	143.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0317.02	Middle	118.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0317.03	Middle	93.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0317.04	Middle	90.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0318.00	Upper	124.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0319.00	Middle	100.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0320.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0321.00	Middle	95.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0322.00	Middle	101.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0323.01	Upper	177.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	021 Bayamon Municipio County	0323.02	Middle	105.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2027.01	Moderate	75.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2027.02	Moderate	77.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2028.00	Middle	93.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2001.00	Upper	234.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2002.00	Moderate	56.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2003.02	Upper	179.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2003.04	Upper	148.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2003.05	Upper	134.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2003.06	Upper	309.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2004.00	Middle	110.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2005.00	Middle	110.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2006.00	Middle	93.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2007.00	Middle	113.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2008.00	Middle	98.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2009.00	Low	31.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2010.00	Low	46.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2012.00	Moderate	56.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2013.00	Middle	85.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2014.00	Middle	90.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2015.00	Middle	111.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2016.00	Low	31.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2017.00	Moderate	59.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2018.00	Middle	119.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2019.00	Middle	101.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2020.00	Middle	82.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2021.00	Middle	86.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2022.00	Middle	86.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2023.00	Middle	96.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2024.02	Upper	156.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2024.03	Upper	131.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2024.04	Upper	125.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2025.00	Middle	96.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2026.01	Upper	121.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	025 Caguas Municipio County	2026.02	Upper	133.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1001.01	Moderate	71.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1001.03	Moderate	77.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1001.04	Low	49.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1002.00	Middle	104.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1004.00	Middle	84.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1005.02	Middle	99.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1005.03	Upper	177.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1005.04	Upper	242.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1006.01	Middle	88.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1006.02	Moderate	61.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1007.00	Moderate	70.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	029 Canovanas Municipio County	1008.00	Middle	106.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.21	Upper	120.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.22	Moderate	53.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.31	Middle	95.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.32	Middle	106.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.41	Middle	108.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.42	Middle	98.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0503.02	Middle	98.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0503.11	Upper	133.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0503.21	Middle	113.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0503.31	Upper	132.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0503.41	Moderate	55.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0504.03	Upper	128.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0504.04	Upper	180.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0504.05	Middle	95.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0505.03	Middle	107.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0505.04	Upper	151.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0505.05	Upper	144.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0505.06	Upper	128.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0506.00	Upper	122.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0507.00	Middle	107.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.03	Middle	101.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.11	Upper	127.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.12	Middle	107.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.21	Upper	121.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.22	Upper	131.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.31	Middle	113.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0508.41	Middle	96.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0509.01	Upper	143.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0509.02	Middle	111.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0510.01	Middle	105.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0510.02	Middle	89.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0511.02	Upper	124.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0511.03	Upper	128.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0511.04	Upper	186.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	9800.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.05	Middle	96.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.06	Upper	144.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.07	Upper	396.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.10	Upper	132.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.11	Upper	234.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.12	Upper	186.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0501.13	Upper	196.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.11	Upper	131.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	031 Carolina Municipio County	0502.12	Middle	119.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0202.00	Moderate	69.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0203.02	Moderate	59.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0204.22	Moderate	65.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0204.23	Middle	116.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0204.25	Moderate	53.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0204.26	Low	15.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0204.28	Middle	96.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	0205.00	Upper	228.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.04	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.05	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.06	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9800.07	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	033 Catano Municipio County	9902.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2601.00	Upper	132.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2602.01	Upper	123.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2602.02	Upper	132.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2603.00	Middle	93.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2604.00	Middle	81.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2605.00	Moderate	62.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2606.00	Moderate	56.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2607.00	Moderate	73.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2608.00	Middle	102.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2609.01	Upper	172.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	035 Cayey Municipio County	2609.02	Middle	80.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	037 Ceiba Municipio County	1602.01	Moderate	72.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	037 Ceiba Municipio County	1602.02	Middle	94.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	037 Ceiba Municipio County	1604.00	Middle	84.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	037 Ceiba Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	039 Ciales Municipio County	9556.00	Moderate	76.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	039 Ciales Municipio County	9557.00	Low	46.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	039 Ciales Municipio County	9558.00	Moderate	76.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	039 Ciales Municipio County	9559.00	Moderate	61.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2401.01	Upper	143.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2401.02	Middle	105.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2402.01	Moderate	62.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2402.02	Moderate	71.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2403.00	Moderate	65.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2404.01	Middle	87.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2404.02	Middle	93.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2405.00	Moderate	62.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2406.01	Moderate	72.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	041 Cidra Municipio County	2406.02	Middle	102.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	045 Comerio Municipio County	9517.00	Moderate	64.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	045 Comerio Municipio County	9518.00	Moderate	58.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	045 Comerio Municipio County	9519.00	Middle	92.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	045 Comerio Municipio County	9520.00	Moderate	53.2

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	045 Comerio Municipio County	9521.00	Moderate	73.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	047 Corozal Municipio County	5301.00	Middle	87.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	047 Corozal Municipio County	5302.00	Moderate	70.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	047 Corozal Municipio County	5303.00	Low	46.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	047 Corozal Municipio County	5304.00	Moderate	78.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	047 Corozal Municipio County	5305.00	Middle	84.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	047 Corozal Municipio County	5306.00	Moderate	60.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5401.00	Middle	90.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5402.00	Upper	185.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5403.00	Moderate	70.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5404.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5404.02	Upper	202.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5405.00	Middle	105.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5406.00	Middle	113.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	5407.00	Upper	149.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	051 Dorado Municipio County	9900.21	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1502.00	Middle	119.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1503.01	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1503.02	Moderate	56.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1506.01	Moderate	64.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1506.02	Upper	130.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	9901.03	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1504.00	Moderate	76.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1505.00	Moderate	75.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1501.02	Middle	104.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1501.05	Moderate	78.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	053 Fajardo Municipio County	1501.06	Middle	84.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	054 Florida Municipio County	5801.00	Moderate	75.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	054 Florida Municipio County	5802.00	Moderate	78.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.12	Upper	237.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.22	Upper	138.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.32	Upper	168.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0407.01	Middle	109.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0407.02	Middle	119.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0408.00	Moderate	72.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0409.00	Moderate	70.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0410.00	Moderate	77.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.46	Upper	245.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0405.00	Upper	175.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0406.01	Upper	151.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0406.03	Upper	163.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0406.04	Upper	260.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0401.01	Moderate	75.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0401.02	Moderate	71.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0401.03	Low	44.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0402.00	Upper	185.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0403.01	Upper	306.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0403.02	Upper	293.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0403.03	Upper	225.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0403.04	Upper	253.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.11	Upper	267.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0411.00	Upper	120.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.42	Upper	226.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.43	Middle	114.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.44	Upper	311.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	061 Guaynabo Municipio County	0404.45	Middle	113.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2103.00	Low	48.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2104.00	Middle	80.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2105.03	Upper	139.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2105.04	Upper	121.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2105.05	Upper	195.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2105.06	Upper	364.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2105.07	Upper	178.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2101.00	Middle	86.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2102.01	Upper	179.1



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2102.03	Middle	90.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	063 Gurabo Municipio County	2102.04	Upper	127.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1801.00	Middle	96.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1802.01	Middle	112.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1802.02	Moderate	65.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1803.01	Middle	90.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1803.02	Middle	91.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1804.00	Upper	120.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1805.00	Middle	119.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1806.00	Moderate	54.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1807.00	Middle	88.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1808.00	Middle	97.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1809.01	Moderate	76.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1809.03	Upper	263.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	1809.04	Upper	132.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	069 Humacao Municipio County	9918.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5001.00	Moderate	75.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5002.00	Moderate	70.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5003.02	Moderate	69.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5003.03	Middle	81.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5003.04	Middle	95.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5004.01	Moderate	69.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	077 Juncos Municipio County	5004.02	Middle	92.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1901.01	Middle	106.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1901.03	Middle	116.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1901.04	Middle	106.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1902.01	Moderate	70.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1902.02	Middle	83.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1903.02	Middle	86.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1903.03	Moderate	77.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	085 Las Piedras Municipio County	1903.04	Middle	112.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1103.04	Upper	132.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1104.00	Low	43.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1105.00	Moderate	65.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1106.00	Moderate	66.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1101.01	Low	44.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1101.02	Middle	81.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1102.00	Moderate	63.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1103.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1103.02	Middle	83.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	087 Loiza Municipio County	1103.03	Middle	106.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	089 Luquillo Municipio County	9900.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	089 Luquillo Municipio County	1401.01	Upper	127.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	089 Luquillo Municipio County	1401.02	Moderate	70.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	089 Luquillo Municipio County	1402.01	Low	32.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	089 Luquillo Municipio County	1402.02	Middle	109.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	089 Luquillo Municipio County	1403.00	Middle	80.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5701.00	Middle	96.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5702.01	Middle	118.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5702.02	Middle	95.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5703.00	Low	47.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5704.00	Moderate	60.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5705.00	Middle	96.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5706.00	Moderate	71.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5707.00	Moderate	64.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	5708.00	Middle	87.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	091 Manati Municipio County	9900.25	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	095 Maunabo Municipio County	9516.00	Middle	84.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	095 Maunabo Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	095 Maunabo Municipio County	9514.00	Middle	99.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	095 Maunabo Municipio County	9515.00	Moderate	61.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9552.01	Moderate	77.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9552.02	Middle	85.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9553.01	Middle	89.1

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9553.02	Middle	101.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9554.01	Moderate	74.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9554.02	Moderate	73.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	101 Morovis Municipio County	9555.00	Moderate	58.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	103 Naguabo Municipio County	1703.00	Middle	97.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	103 Naguabo Municipio County	1704.00	Moderate	73.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	103 Naguabo Municipio County	9900.13	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	103 Naguabo Municipio County	1701.00	Moderate	66.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	103 Naguabo Municipio County	1702.00	Moderate	72.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	105 Naranjito Municipio County	5201.00	Moderate	76.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	105 Naranjito Municipio County	5202.00	Moderate	64.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	105 Naranjito Municipio County	5203.00	Moderate	53.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	105 Naranjito Municipio County	5204.00	Middle	85.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	105 Naranjito Municipio County	5205.00	Middle	86.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9548.01	Moderate	74.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9548.02	Low	44.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9549.01	Low	45.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9549.02	Moderate	55.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9550.01	Moderate	68.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9550.02	Middle	84.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	107 Orocovis Municipio County	9551.00	Moderate	77.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1305.00	Middle	95.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1306.01	Middle	80.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1306.02	Middle	86.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1307.01	Middle	86.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1307.03	Middle	103.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1307.04	Middle	85.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	9927.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1301.01	Middle	85.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1301.02	Upper	149.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1302.00	Middle	83.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1303.00	Middle	95.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1304.01	Upper	134.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	119 Rio Grande Municipio County	1304.02	Moderate	74.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0020.02	Upper	122.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0021.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0022.00	Middle	118.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0023.00	Middle	96.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0024.00	Upper	150.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0054.03	Upper	125.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0054.04	Upper	130.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0054.05	Upper	145.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0055.00	Middle	109.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0056.01	Upper	134.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0087.00	Upper	162.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0089.00	Middle	80.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0090.00	Moderate	58.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0091.11	Middle	94.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0091.12	Middle	96.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9803.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0030.00	Moderate	59.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0056.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0058.00	Upper	137.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0059.00	Middle	96.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0060.00	Moderate	61.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0061.01	Low	45.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0091.21	Upper	159.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0091.22	Upper	134.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0091.23	Upper	162.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0093.00	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0094.00	Upper	140.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0102.00	Middle	115.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0105.00	Upper	207.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9800.00	NA	0.0

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.03	Low	12.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.04	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.05	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.07	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9801.08	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	9802.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0004.00	Middle	87.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0005.06	Upper	209.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0006.00	Upper	149.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0007.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0009.00	Upper	312.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0010.01	Upper	254.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0010.02	Upper	416.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0011.00	Upper	191.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0012.00	Upper	199.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0013.01	Low	19.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0013.02	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0014.00	Middle	88.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0015.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0016.00	Upper	248.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0018.00	Upper	196.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0061.02	Upper	135.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0062.00	Moderate	63.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0063.01	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0063.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0065.00	Upper	152.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0019.00	Upper	216.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0031.00	Moderate	59.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0032.00	Moderate	63.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0033.00	Moderate	74.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0034.00	Low	27.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0035.01	Low	17.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0035.02	Moderate	58.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0036.00	Moderate	58.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0096.01	Upper	169.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0025.00	Middle	109.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0026.00	Middle	92.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0028.00	Moderate	58.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0029.00	Moderate	78.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0096.02	Upper	132.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0096.03	Upper	197.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0096.14	Upper	277.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0096.24	Upper	132.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0070.04	Upper	120.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0071.00	Middle	96.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0073.00	Upper	132.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0074.00	Middle	95.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0075.00	Middle	94.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0076.00	Middle	94.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0077.00	Middle	103.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0078.00	Moderate	67.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0079.00	Upper	210.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0080.01	Middle	80.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0080.02	Moderate	63.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0081.00	Upper	145.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0082.01	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0082.02	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0083.00	Middle	93.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0084.00	Middle	111.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0085.00	Upper	126.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0086.01	Upper	206.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0086.02	Upper	168.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0086.03	Upper	120.8



Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0098.00	Upper	246.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0099.01	Upper	137.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0099.02	Upper	142.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0099.03	Upper	268.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0099.04	Upper	210.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.02	Upper	516.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.12	Upper	170.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.22	Upper	269.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.32	Middle	100.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.43	Upper	161.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.44	Upper	224.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.45	Middle	104.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0100.46	Upper	135.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0101.00	Upper	133.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0037.01	Low	42.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0037.02	Middle	80.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0038.00	Moderate	56.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0039.02	Moderate	56.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0042.00	Moderate	71.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0043.06	Low	19.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0044.00	Middle	83.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0045.00	Moderate	66.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0046.00	Middle	88.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0047.00	Moderate	77.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0048.00	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0049.00	Low	34.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0050.00	Low	48.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0051.01	Middle	116.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0051.02	Moderate	76.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0051.03	Low	28.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0052.01	Middle	81.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0052.02	Upper	122.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0052.04	Middle	101.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0052.14	Moderate	68.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0052.15	Moderate	64.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0053.00	Middle	91.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0054.02	Low	8.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0066.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0067.01	Upper	225.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0067.02	Upper	223.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0068.00	Upper	180.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	127 San Juan Municipio County	0069.00	Middle	86.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2201.00	Middle	106.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2202.00	Low	50.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2203.00	Moderate	59.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2204.01	Middle	99.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2204.02	Moderate	76.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2205.01	Middle	92.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2205.02	Middle	83.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2206.00	Moderate	79.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	129 San Lorenzo Municipio County	2207.00	Moderate	78.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5101.01	Upper	154.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5101.02	Middle	80.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5102.00	Upper	138.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5103.00	Moderate	79.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5104.00	Middle	83.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5105.02	Middle	102.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5105.03	Upper	145.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5105.04	Upper	120.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5105.05	Middle	94.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5106.01	Upper	171.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5106.02	Middle	97.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5107.01	Middle	115.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	135 Toa Alta Municipio County	5107.02	Middle	82.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1203.00	Moderate	78.4

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1204.00	Upper	133.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1205.00	Upper	128.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1206.00	Middle	110.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1209.00	Upper	132.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1210.01	Upper	144.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1210.02	Upper	143.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1212.00	Moderate	54.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1214.00	Upper	179.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1217.01	Middle	117.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1202.00	Upper	140.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1220.02	Upper	152.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1221.00	Moderate	58.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1222.01	Moderate	74.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1222.02	Moderate	68.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1224.00	Moderate	67.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1225.00	Middle	109.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1226.00	Moderate	74.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1217.02	Moderate	65.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1218.01	Moderate	68.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1218.02	Middle	86.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1219.00	Upper	152.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	137 Toa Baja Municipio County	1220.01	Middle	110.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0601.02	Upper	149.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0601.03	Middle	92.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0601.04	Upper	145.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.12	Upper	132.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.13	Upper	208.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.22	Upper	147.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.23	Upper	122.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.24	Middle	95.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.25	Upper	127.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0602.26	Upper	136.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0603.01	Upper	161.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0603.02	Upper	140.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0604.01	Middle	85.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0604.03	Upper	220.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0604.04	Upper	267.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0605.01	Middle	85.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	139 Trujillo Alto Municipio County	0605.02	Middle	107.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5501.01	Upper	123.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5501.02	Middle	90.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5501.03	Middle	90.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5502.00	Moderate	56.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5503.00	Middle	85.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5504.00	Moderate	60.6
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5505.00	Moderate	78.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5506.01	Moderate	70.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	5506.02	Middle	88.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	143 Vega Alta Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5607.02	Moderate	77.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5608.01	Moderate	62.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5608.02	Moderate	68.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5609.00	Middle	94.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	9900.00	NA	0.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5602.04	Moderate	74.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5603.00	Moderate	72.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5604.01	Upper	145.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5604.02	Middle	101.8
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5605.00	Moderate	78.2
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5606.00	Moderate	65.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5607.01	Upper	123.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5601.00	Low	49.1
72 PR	41980 San Juan-Bayamón-Caguas, PR	145 Vega Baja Municipio County	5602.01	Middle	107.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9506.01	Moderate	65.5

Citibank, NA - Assessment Area Census Tract Listing

State	MSA/MD	County	Census Tract	Tract Income Catg	Percent Median Income
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9506.02	Moderate	70.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9507.00	Middle	85.3
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9508.00	Moderate	64.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9509.00	Middle	91.4
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9510.00	Moderate	60.5
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9511.00	Moderate	70.9
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9512.00	Moderate	68.7
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9513.00	Middle	103.0
72 PR	41980 San Juan-Bayamón-Caguas, PR	151 Yabucoa Municipio County	9900.00	NA	0.0



# Memos Regarding CRA and HMDA Disclosure Statements



April 1, 2025

To Whom It May Concern:

Please be advised that Citibank, N.A.'s CRA Disclosure Statements for each of the prior two calendar years are available via the Federal Financial Institutions Examination Council's (FFIEC's) website at: <https://www.ffiec.gov/craadweb/DisRptMain.aspx>

A copy of these reports, in the form acceptable to the requestor, shall be provided upon written request. Please direct your request to:

Citibank N.A.  
Attn: CRA Officer  
388 Greenwich St, Floor 18  
New York, NY 10013



April 1, 2025

To Whom It May Concern:

HOME MORTGAGE DISCLOSURE ACT NOTICE

The HMDA data about our residential mortgage lending are available online for review. The data show geographic distribution of loans and applications: ethnicity, race, sex, age, and income of applicants and borrowers; and information about loan approvals and denials. These data are available online at the Consumer Financial Protection Bureau's website <https://www.consumerfinance.gov/hmda>

HMDA data for many other financial institutions are also available at this website.

For calendar years prior to 2017, a copy of our HMDA data shall be provided in a form acceptable to the requester upon written request. Please direct your request to:

Citibank N.A.  
Attn: CRA Officer  
388 Greenwich St, Floor 18  
New York, NY 10013