

Consumer Deposit Accounts in U.S. Dollars

Effective Date: March 17 through March 23, 2020

These are the interest rates for Citibank, N.A. consumer deposit accounts offered through Citigold® Private Client International

Product	Minimum Opening Deposit	Account Balance Ranges	Standard APY ¹	Standard Interest Rate
Interest Checking	ANY AMOUNT	ALL BALANCE RANGES	0.05%	0.05%
Citi® Accelerate Savings	ANY AMOUNT	\$0 - US\$24,999.99	0.06%	0.06%
		\$25,000 - US\$49,999.99	1.25%	1.24%
		\$50,000 - US\$99,999.99	1.25%	1.24%
		\$100,000 - US\$249,999.99	1.25%	1.24%
		\$250,000 - US\$499,999.99	1.25%	1.24%
		\$500,000 - US\$999,999.99	1.25%	1.24%
		\$1,000,000 - US\$4,999,999.99	1.25%	1.24%
		\$5,000,000 and above	1.25%	1.24%
Citibank® Savings Plus	\$100.00	\$0 - US\$24,999.99	0.05%	0.05%
		\$25,000 - US\$49,999.99	0.05%	0.05%
		\$50,000 - US\$99,999.99	0.05%	0.05%
		\$100,000 - US\$249,999.99	0.05%	0.05%
		\$250,000 - US\$499,999.99	0.05%	0.05%
		\$500,000 - US\$999,999.99	0.10%	0.10%
		\$1,000,000 - US\$4,999,999.99	0.15%	0.15%
		\$5,000,000 and above	0.15%	0.15%

Certificates of Deposit (CD) ²	Minimum Opening Deposit	Account Balance Ranges	Standard APY ¹	Standard Interest Rate
1 Month			0.05%	0.05%
2 Month			0.05%	0.05%
3 Month			0.05%	0.05%
4 Month			0.05%	0.05%
5 Month			1.30%	1.29%
6 Month			0.10%	0.10%
7 Month			0.10%	0.10%
8 Month			0.10%	0.10%
9 Month			0.15%	0.15%
10 Month			0.15%	0.15%
11 Month			0.15%	0.15%
1 Year	\$500.00	ALL BALANCE RANGES	1.15%	1.14%
1 Year - No Penalty CD ³			0.20%	0.20%
13 Month			0.20%	0.20%
14 Month			0.20%	0.20%
15 Month			0.25%	0.25%
18 Month			0.25%	0.25%
2 Year			0.25%	0.25%
30 Month			0.50%	0.50%
3 Year			0.50%	0.50%
4 Year			0.50%	0.50%
5 Year			0.50%	0.50%

Step Up Certificates of Deposit ⁴	Minimum Opening Deposit	Composite APY ⁵	Standard Interest Rate
30 Month Step Up CD	\$500.00	Months 1 to 10	0.40%
		Months 11 to 20	0.50%
		Months 21 to 30	0.60%

¹Annual Percentage Yield (APY) is accurate as of the effective date indicated above. Rates are subject to change without notice and the rates on accounts other than a certificate of deposit (CD) may vary after the account is opened. One rate may be assigned to a CD regardless of the balance in the CD. We may offer different rates for CDs depending upon which Citibank account package contains the CD.

²A penalty will be applied for early withdrawal of principal from a CD. The No Penalty CD allows full withdrawals six(6) calendar days after deposit without penalty.

³You 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. Withdrawals made before the stated period will result in an early withdrawal penalty. Partial withdrawals are not permitted. 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 may be renewed at the next greater term.

⁴During 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. 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 will be renewed at the next greater term. A fee will be imposed for early withdrawal.

⁵The 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.

For current interest rates and annual percentage yields, please call CitiPhone Banking® for Citigold® Private Client International at 1 (813) 604-3080 or 1 (877) 309-0914 (toll-free within the U.S.). Telephone numbers starting with 1 (800), 1 (866) or 1 (877) are toll-free within the U.S. Calls are randomly monitored and recorded to ensure quality service. For Text Telephone at (TTY) please call 1 (800) 945-0258.

Additional account information is contained in our Client Manual and Marketplace Addendum -for International Personal Bank U.S. clients, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. International Personal Bank U.S. ("IPB U.S.") is a business of Citigroup Inc. which provides its clients access to a broad array of products and services available through Citigroup Inc., its bank and non-bank affiliates worldwide (collectively, "Citi"). Through IPB U.S. prospects and clients have access to the Citigold® Private Client International Account Package.

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