Important Changes to your CitiBusiness® Standard Schedule of Fees and CitiBusiness® Cash Management Products Pricing Schedule

Please read and keep this notice with your important account records.

EFFECTIVE DECEMBER 1, 2025

Beginning December 1, 2025, certain fees and charges will be changing on both the *CitiBusiness® Standard Schedule of Fees and Charges* and the *CitiBusiness® Cash Management Products Pricing Schedule.* We encourage you to review this document, which provides a summary of impacted fees and charges, categorized by Fee Schedule and Marketplace.

Changes to the CitiBusiness® Standard Schedule of Fees and Charges

Applies to California and Nevada

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.15	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to Connecticut and New Jersey

Monthly Maintenance Charges	Average Daily Collected Balance[1]	Current Pricing	Future Pricing
CitiBusiness® Interest Checking	$0 – $9,999	$30.00	$25.00

[1] *As shown on your monthly statement and based on the average of each day's end of day account balance.*

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.30	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to Florida

Monthly Maintenance Charges	Current Pricing	Future Pricing
CitiBusiness® Insured Money Market Account (IMMA)	Average Daily Collected Balance[1] of $5,000 or more WAIVED	Average Daily Collected Balance[1] of $10,000 or more WAIVED

[1] *As shown on your monthly statement and based on the average of each day's end of day account balance.*

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.25	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to Illinois

Monthly Maintenance Charges	Current Pricing	Future Pricing
CitiBusiness® Insured Money Market Account (IMMA)	Average Daily Collected Balance[1] of $5,000 or more WAIVED	Average Daily Collected Balance[1] of $2,500 or more WAIVED

[1] *As shown on your monthly statement and based on the average of each day's end of day account balance.*

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.15	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to Massachusetts

Monthly Maintenance Charges	Average Daily Collected Balance[1]	Current Pricing	Future Pricing
CitiBusiness® Interest Checking	$0 – $9,999	$30.00	$25.00

[1] *As shown on your monthly statement and based on the average of each day's end of day account balance.*

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.30	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to Maryland, Virginia and Washington D.C.

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.15	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to New York

Monthly Maintenance Charges	Current Pricing	Future Pricing
CitiBusiness® Insured Money Market Account (IMMA)	Average Daily Collected Balance[1] of $5,000 or more WAIVED	Average Daily Collected Balance[1] of $1,000 or more WAIVED

[1] *As shown on your monthly statement and based on the average of each day's end of day account balance.*

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.35	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Applies to Texas

Monthly Maintenance Charges	Current Pricing	Future Pricing
CitiBusiness® Streamlined Checking	Average Daily Collected Balance[1] of $5,000 or more WAIVED	Average Daily Collected Balance[1] of $7,500 or more WAIVED
CitiBusiness® Flexible Checking	Average Daily Collected Balance[1] of $10,000 or more WAIVED	Average Daily Collected Balance[1] of $20,000 or more WAIVED

[1] *As shown on your monthly statement and based on the average of each day's end of day account balance.*

Additional Transaction Service Charges	Current Pricing	Future Pricing
Check Faxing	$2.00	$4.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$5.00	$10.00
Currency Purchase (per $100)	$0.15	$0.70
Duplicate Advices	$5.00	$10.00
Stop payment request when executed Online[8]	$15.00	$20.00

[8] *For all CitiBusiness accounts as applicable.*

Changes to the CitiBusiness® Cash Management Products Pricing Schedule

Account Reconciliation Process

Service	Current Pricing	Future Pricing
Positive Pay Maintenance[1]	$22.00 monthly per account	$40.00 monthly per account
Payee Positive Pay Maintenance[1]	$30.00 monthly per account	$35.00 monthly per account
Payee Positive Pay Items	$0.06 per item	$0.10 per item
Stand Alone Positive Pay Maintenance *(previously Positive Pay Stand Alone Maintenance)*	$55.00 monthly per account	$60.00 monthly per account
Stand Alone Positive Pay Item *(previously Positive Pay Stand Alone Item)*	$0.06 per item	$0.10 per item
Stand Alone Payee Positive Pay Maintenance *(previously Payee Positive Pay Stand Alone Maintenance)*	$50.00 monthly per account	$55.00 monthly per account
Deposit Reconciliation Items	Maryland Market: $0.085 per item All Other Markets: $0.10 per item	$0.12 per item
Full Reconciliation Maintenance	$90.00 monthly per account	$125.00 monthly per account
Full Reconciliation Items	Maryland Market: $0.17 per item All Other Markets: $0.085 per item	$0.15 per item
Partial Reconciliation Maintenance	$65.00 monthly per account	$75.00 monthly per account
CD-ROM Maintenance	$30.00 monthly per CD	$40.00 monthly per CD
CD-ROM Imaging — Items	$0.05 per item	$0.055 per item

[1] *Requires Full or Partial Reconciliation.*

Automated Clearing House (ACH Origination)

Service	Current Pricing	Future Pricing
ACH Return Item – Unauthorized	$4.55 per item	$5.00 per item
EDI ACH Addenda Reporting *(previously EDI 822 Transmission Reporting Service)*	$90.00 monthly per account	$105.00 monthly per account
ACH Batch Processing – Online *(previously ACH Batch Processing)*	$26.00 per batch	$15.00 per batch
ACH Batch Processing – Vendor *(previously ACH Batch Processing)*	$26.00 per batch	$26.00 per batch
Delete or Reverse ACH Batch	$38.00 per batch	$75.00 per batch

Controlled Disbursement

Service	Current Pricing	Future Pricing
Monthly Maintenance Fee	$140.00 monthly per account	$155.00 monthly per account
Check Image Capture	$0.06 per item	$0.12 per item
Full Account Reconciliation Items	Maryland Market: $0.017 per item All Other Markets: $0.085 per item	$0.15 per item
Partial Account Reconciliation Maintenance	$70.00 monthly per account	$75.00 monthly per account
Basic Account Reconciliation Maintenance	$60.00 monthly per account	$75.00 monthly per account
Payee Name Authentication Maintenance	$75.00 monthly per account	$35.00 monthly per account
CD-ROM Paid Checks Image Maintenance	$30.00 monthly per account	$40.00 monthly per account
CD-ROM Statement	$30.00 monthly per account	$40.00 monthly per account

Sweeps

Service	Current Pricing	Future Pricing
Zero Balance Sub Accounts	$25.00 monthly per account	$30.00 monthly per account

Currency Services — Vault

Service	Current Pricing	Future Pricing
Deposit Adjustment	$6.50 per adjustment	$8.50 per adjustment
Currency Supplied	California, Washington D.C., Illinois, Maryland, Nevada, Texas and Virginia: $0.17 per $100 Connecticut, Florida, New Jersey and New York: $0.15 per $100	$0.32 per $100
Change Order, touch tone	$3.75 per order	$5.50 per order

Wholesale Lockbox

Service	Current Pricing	Future Pricing
Mail Coordination	$100 monthly per box	$175 monthly per box
Sort Item – 1-4	$0.20 per item	$0.22 per item
Data Transmission per item	$0.058 per item	$0.065 per item
Correspondence	$0.36 per item	$0.45 per item
Unprocessable Item	$0.37 per item	$0.45 per item
Express Mail	$7.50 per item	$14.50 per item
Digitized Image — Check	$0.07 per item	$0.14 per item
Digitized Image — Doc	$0.09 per item	$0.12 per item
Image Transmission — Daily	$13.00 per transmission	$15.00 per transmission
Image Transmission Item	$0.05 per item	$0.065 per item
Daily Lockbox Reports – Online	$100.00 monthly per relationship	$110.00 monthly per relationship

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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