Small Business

CitiBusiness® Standard Schedule of Fees and Charges

Effective September 24, 2026

Applies to 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.

Contents

1. Product Specific Fees & Charges
   - 1.1 CitiBusiness® Checking Accounts
   - 1.2 CitiBusiness® Insured Money Market Account (IMMA) & CitiBusiness® Savings
   - 1.3 CitiBusiness® Programs
2. Additional Transaction Service Charges

1. Product Specific Fees & Charges

1.1 CitiBusiness® Checking Accounts

The following section covers fees and charges specific to the type of account you have. Other fees may apply. For information regarding additional transaction service charges that may be incurred when using your account, refer to section *2 Additional Transaction Service Charges* of this document. Certain other Cash Management services may have other fees that are not included here. Contact your banker or cash management specialist for details.

CitiBusiness® Streamlined Checking		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge	$0 – $4,999	$15.00
	$5,000 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	250 or less	Waived
	More than 250	$0.45
	Amount of Monthly Deposits	**Charges**
Currency Deposit Charges	First $10,000	Waived
	More than $10,000	$0.17 per $100.00
Online Services		**Charges**
Online Banking (basic service)[2]		None
CitiBusiness® Online Cash Manager Suite of Services (optional service; enrollment required)[3]		Waived

CitiBusiness® Flexible Checking		
Account Fee Description	Average Daily Collected Balance[1]	Charges
Monthly Maintenance Charge	$0 – $9,999	$22.00
	$10,000 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	500 or less	Waived
	More than 500	$0.45
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	First $20,000	Waived
	More than $20,000	$0.17 per $100.00
Online Services		**Charges**
Online Banking (basic service)[2]		None
CitiBusiness® Online Cash Manager Suite of Services (optional service; enrollment required)[3]		Waived

CitiBusiness® Interest Checking		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge[4]	$0 – $9,999	$22.00
	$10,000 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	25 or less	Waived
	More than 25	$0.45
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	First $5,000	Waived
	More than $5,000	$0.17 per $100.00
Online Services		**Charges**
Online Banking (basic service)[2]		None
CitiBusiness® Online Cash Manager Suite of Services (optional service; enrollment required)[3]		$150.00

CitiBusiness® Analyzed Checking		
CitiBusiness® Analyzed Checking is earnings credit eligible. For more information regarding earnings credit please refer to section 2.1 CitiBusiness® Checking Accounts of the CitiBusiness Client Manual.		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge	All balance levels	$24.00
	All balance levels	$0.200 per $100.00 annually[5]
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits		
Checks Paid	All	$0.21
Deposit Tickets	All	$1.40
Deposited Items	All	$0.20
ACH Debits	All	$0.17
ACH Credits	All	$0.17
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	All	$0.17 per $100.00
Online Services		**Charges**
Online Banking (basic service)[2]		None
CitiBusiness® Online Cash Manager Suite of Services (optional service; enrollment required)[3]		$150.00

Interest on Lawyer Trust Account ("IOLTA")

All fees and charges are waived. Any interest earned is remitted to the IOLTA Fund of California or Nevada as applicable.

Account Fee Description	Average Daily Collected Balance[1]	Charges
Monthly Maintenance Charge	All balance levels	None
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	All monthly transactions	None
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	All	None
Online Services		**Charges**
Online Banking (basic service)[2]		None

Deposit Administrator Account

Fees charged to all accounts within each Deposit Administrator Account group linked to a specific Control Account.

Account Fee Description	Average Daily Collected Balance[1]	Charges
Control Account Monthly Maintenance Charge	All balance levels	$25.00
	All balance levels	$0.200 per $100.00 annually[5]
Client Account Monthly Maintenance Charge	All balance levels	$10.00
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits		
Checks Paid	All	$0.21
Deposit Tickets	All	$1.10
Deposited Items	All	$0.20
ACH Debits	All	$0.17
ACH Credits	All	$0.17
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	All	$0.17 per $100.00
Online Services		**Charges**
Online Banking (basic service)[2]		None
CitiBusiness® Online Cash Manager Suite of Services (optional service; enrollment required)[3]		$150.00

1.2 CitiBusiness® Insured Money Market Account (IMMA) & CitiBusiness® Savings

The following section covers fees and charges specific to the type of account you have. Other fees may apply. For information regarding additional transaction service charges that may be incurred when using your account, refer to section *2 Additional Transaction Service Charges* of this document. Certain other Cash Management services may have other fees that are not included here. Contact your banker or cash management specialist for details.

CitiBusiness® Insured Money Market Account (IMMA)		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge	$0 – $4,999	$10.00
	$5,000 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits		
Checks Paid	All	$0.21
Deposit Tickets	All	$0.75
Deposited Items	All	$0.18
ACH Debits	All	None
ACH Credits	All	None
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	All	$0.17 per $100.00
Online Services		**Charges**
Online Banking (basic service)[2]		None
CitiBusiness® Online Cash Manager Suite of Services (optional service; enrollment required)[3]		$150.00

CitiBusiness® Savings		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge	$0 – $499	$10.00
	$500 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	All	None
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	All	$0.17 per $100.00

1.3 CitiBusiness® Programs

Program enrollment available to new and existing CitiBusiness Flexible Checking and CitiBusiness Streamlined Checking customers. For additional information regarding program benefits, please refer to the program disclosures that you received at time of program enrollment. Other fees may apply. For information regarding additional transaction service charges that may be incurred when using your account, refer to section *2 Additional Transaction Service Charges* of this document. Certain other Cash Management services may have other fees that are not included here. Contact your banker or cash management specialist for details.

CitiBusiness® Preferred Banking Program		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge	$0 – $14,999	$40.00
	$15,000 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	500 or less	Waived
	More than 500	$0.45
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	First $20,000	Waived
	More than $20,000	$0.17

CitiBusiness® Preferred Banking Plus Program		
Account Fee Description	**Average Daily Collected Balance[1]**	**Charges**
Monthly Maintenance Charge	$0 – $49,999	$95.00
	$50,000 or more	Waived
Monthly Basic Transactions (all charges are per item)	**Number of Monthly Transactions**	**Charges**
Basic Transactions include Checks Paid, Deposit Tickets, Deposited Items, ACH Debits and ACH Credits	750 or less	Waived
	More than 750	$0.45
	Amount of Monthly Deposits	**Charges**
Currency Deposits Charges	First $20,000	Waived
	More than $20,000	$0.17

2. Additional Transaction Service Charges

The following section covers additional service charges that may be incurred when using your account. Other fees may apply. For fees and charges specific to the type of account you have, refer to section *1 Product Specific Fees & Charges* of this document. Certain other Cash Management services may have other fees that are not included here. Contact your banker or cash management specialist for details.

Transaction Service Fees and Charges	Charges
Wire Transfers	
Incoming Wire Transfer[6]	$15.00
Domestic Outgoing Wire Transfer[7]	$55.00
Domestic Outgoing Wire Transfer when executed Online[7]	$17.00
International Outgoing Wire Transfer[7]	$65.00
International Outgoing Wire Transfer when executed Online[7, 8]	$27.00
Deposit Account Control Agreement (DACA) Wire	$55.00
Wire Confirmation (Email/Fax)	$5.00
Manually Processed Wire (MPP)	$300.00
Stop Payments	
Stop payment request	$35.00
Stop payment request when executed Online[8]	$20.00
Overdraft	
Checks/items incoming for payment against uncollected/insufficient funds[9]	$35.00[9]
Negative available balance usage	Prime +3%[10]
Overdraft Protection	
CitiBusiness Safety Check Transfer	None
Business Checking Plus	None[11]
Special Services	
Legal Process Compliance (per item)	$125.00
Temporary Safekeeping — First 15 days	Waived
Temporary Safekeeping — Each additional month or portion of month	$10.00
Additional Transactions	
Audit Confirmation	$50.00[12]
Bond/Coupon Redemption or Return (per item)	$10.00
Check Faxing	$4.00
Clerical Research (per hour)	$40.00
Coins (supplied, per roll)	$0.25
Coins (loose, per $100)	$5.00
Consular Letter or Verification Letter	$25.00
Copy of paid check, deposit, statement, deposit ticket, or IRS Form 1099	$10.00
Counter Check	$5.00
Currency Purchase (per $100)	$0.70

Transaction Service Fees and Charges	Charges
Additional Transactions	
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
Deposited check returned unpaid	$12.00
Domestic Check Collection (per item)	$25.00
Duplicate Advices	$10.00
Duplicate or interim statement	None
Foreign Check Collection (per item)	$45.00
Foreign Currency Exchange	$5.00
Foreign Currency Exchange — Priority Overnight Delivery	$15.00
Foreign Currency Exchange — Redemptions <$100	$10.00
Foreign Currency Exchange — Saturday Delivery	$20.00
Foreign Currency Exchange — Standard Overnight Delivery	$10.00
Money Orders	$5.00
Non Customer On Us Check Cashed	None
Official Check	$10.00

Footnotes

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

[2] *Applicable online platforms are CitiBusiness® Online and Citibank Online for Small Business.*

[3] *This service includes Today's Account Activity Information Reporting for all enrolled accounts, System Administration Tiers, and Specialized Transfer Services. Additional fees may apply, please refer to the Small Business CitiBusiness® Standard Schedule of Fees and Charges for a complete list of fees.*

[4] *Monthly maintenance fee applies to all CitiBusiness Interest Checking and CitiBusiness Interest Checking NOW accounts.*

[5] *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.*

[6] *Additional fees may be charged by other institutions.*

[7] *Additional fees may be incurred for mail or federal wire service.*

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

[9] *Checks/items incoming for payment against uncollected/insufficient funds charges are limited to $140 per day.*

[10] *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.*

[11] *Business Checking Plus overdraft protection is subject to credit approval. For more information, or to apply, speak to a Citibank Business Specialist, the CitiBusiness Service Center, or a branch. In Florida, Illinois, Texas, California and Nevada Markets, funds are withdrawn from CitiBusiness Safety Check First; Business Checking Plus second. In New York, Connecticut, New Jersey, Massachusetts, Pennsylvania, Washington D.C., and Maryland Markets funds are withdrawn from Business Checking Plus first; CitiBusiness Safety Check second. For information regarding Business Checking Plus finance charges, please refer to section 4.2.1 How Business Checking Plus Works in the CitiBusiness Client Manual.*

[12] *Up to $500.00 per client per calendar year.*

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.

© 2026 Citibank, N.A. Deposit products and services are offered by Citibank, N.A., Member FDIC. Citi, Citi and Arc Design and other marks used herein are service marks of Citigroup Inc. or its affiliates, used and registered throughout the world. All rights reserved.