IMPORTANT REMINDER

If you believe there has been unauthorized electronic fund transfers or another type of error involving your consumer deposit account, the following describes your rights and responsibilities and applicable error resolution procedures. This information can also be found in 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* in your *Consumer Deposit Account Agreement*.

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.

Errors 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.

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