

# Citigold® Private Client International Account Package Rates



Consumer Deposit Accounts in U.S. Dollars

Effective: 01/14/2025 Through 01/20/2025

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

Checking Products <sup>1</sup>	Account Balance Range	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Interest Checking	All Balance Ranges	\$0	0.05%	0.05%
Money Market Products <sup>1</sup>	Account Balance Range	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
Citi Accelerate Savings	\$0 - \$24,999.99 \$25,000 - \$999,999.99 \$1,000,000 +	\$0	0.06% 0.60% 1.01%	0.06% 0.60% 1.00%
Citibank® Savings Plus Account	All Balance Ranges	\$100	0.01%	0.01%
Certificates of Deposit <sup>1, 2</sup>	Account Balance Range	Minimum Opening Balance	Annual Percentage Yield	Interest Rate
1 Month	All Balance Ranges	\$500	0.05%	0.05%
2 Month	All Balance Ranges	\$500	0.05%	0.05%
3 Month	\$0 - \$499,999.99 \$500,000 +	\$500	4.00% 4.50%	3.92% 4.40%
4 Month	All Balance Ranges	\$500	0.05%	0.05%
5 Month	All Balance Ranges	\$500	3.00%	2.96%
6 Month	All Balance Ranges	\$500	3.25%	3.20%
7 Month	All Balance Ranges	\$500	4.15%	4.07%
8 Month	All Balance Ranges	\$500	0.05%	0.05%
9 Month	All Balance Ranges	\$500	3.00%	2.96%
10 Month	All Balance Ranges	\$500	0.05%	0.05%
11 Month	All Balance Ranges	\$500	0.05%	0.05%
1 Year	All Balance Ranges	\$500	3.00%	2.96%
1 Year No Penalty CD <sup>3</sup>	All Balance Ranges	\$500	0.05%	0.05%
13 Month	All Balance Ranges	\$500	4.00%	3.92%
14 Month	All Balance Ranges	\$500	0.10%	0.10%
15 Month	All Balance Ranges	\$500	3.85%	3.78%
18 Month	All Balance Ranges	\$500	3.85%	3.78%
2 Year	\$0 - \$99,999.99 \$100,000 +	\$500	0.50% 1.01%	0.50% 1.00%
30 Month	All Balance Ranges	\$500	0.10%	0.10%
3 Year	All Balance Ranges	\$500	2.00%	1.98%
4 Year	All Balance Ranges	\$500	2.00%	1.98%
5 Year	All Balance Ranges	\$500	2.00%	1.98%
Step Up Certificates of Deposit	Account Balance Range	Minimum Opening Balance	Composite Annual Percentage Yield	Interest Rate
30 Month Step Up CD <sup>4, 5</sup>	Months 1 to 10 Months 11 to 20 Months 21 to 30	\$500	0.10%	0.05% 0.10% 0.15%

<sup>1</sup> Annual 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.

<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 footnote 3 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> 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>4</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.

<sup>5</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.

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.

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