FDIC-Insured – Backed by the full faith and credit of the U.S. Government
Citibank, N.A.

LIMITED TIME REGULAR CHECKING OFFER

Earn $325 with a New Citibank Checking account

Earn a $325 bonus by opening a new Regular Checking account by 10/26/26 and completing Enhanced Direct Deposits and other required activities.[1]

Open Regular Checking

For balances over $30,000 consider a Relationship Tier.

Feedback

Explore Regular Checking features & benefits

Unlimited check writing

No Overdraft or Returned Item Fees[2]

No ATM Fees[2]
at 65,000+ ATMs across the U.S.

Feedback

$2.50 Non-Citi ATM Fee Waived

for customers in Relationship Tiers†

$15 Monthly Service Fee waived for customers in Relationship Tiers or each month the account has $250+ in Enhanced Direct Deposits†

Earn a cash bonus in 3 steps

Open

a new Regular Checking account **by applying exclusively from this page** from 04/14/26 to 10/26/26. Only new checking customers qualify.

Feedback

Deposit

at least two (2) Enhanced Direct Deposits directly into your new Regular Checking account within 90 calendar days from account opening. The total of all your completed Enhanced Direct Deposits must equal $3,000 or more. Deposits made to a savings account are not eligible.

Note: Deposit requirements for this offer differ from the Enhanced Direct Deposit requirement of $250+ to waive Monthly Service Fees.[†]

Earn

a cash bonus of **$325** after completing required activities. You'll receive the bonus as a credit to your eligible, Regular Checking Account between the 90th and 120th calendar day after account opening, provided you keep your account open and in good standing.

Fees may reduce earnings. See Offer.[1]

Feedback

Deposit your way with Enhanced Direct Deposits

Use your favorite eligible electronic deposit option, including Zelle®, person-to-person payments transferred via the ACH Network such as PayPal and Venmo, as well as recurring paychecks and pension or Social Security payments.*

Learn more

Grow your balance, gain new benefits

Access enhanced benefits and services with Relationship Tiers and Combined Average Monthly Balance (CAMB) of $30,000 or more.‡

Citi Account Features

Everyday Benefits

Combined Average Monthly Balance
$0 - $29,999.99†

Open Regular Checking

Ways to avoid Monthly Service Fees with $250+ in Enhanced Direct Deposits†

Access to Citi Mobile® App, online banking and 65,000+ fee-free ATMs nationwide[2]

Feedback

No Overdraft or Returned Item Fees[2]

Money Movement using Zelle® payments, Instant Payments, and more[2]

Citi Relationship Tiers

Citi Priority

Combined Average Monthly Balance
$30,000 - $199,999.99

Open Regular Checking

Includes all Everyday Benefits

Preferred banking with no Monthly Service Fees,[†] plus increased money movement limits[2]

Waived Citi Fees for Non-Citi ATMs, money orders, stop payments, and more[2]

Increased limits for Zelle® payments, debit card purchases and daily ATM withdrawals[2]

Waived fees for incoming domestic & international wire transfers[2]

Feedback

Citi Relationship Tiers

Citigold®

Combined Average Monthly Balance
$200,000 - $999,999.99

Open Regular Checking

Includes all Citi Priority Benefits

Premium banking with waived online wire transfer fees, plus access to a Wealth team[2]

- Unlimited reimbursement of Non-Citibank ATMs fees globally[2]
- Access to a Wealth team and investment guidance from Citi Personal Wealth Management[2]
- Access to investment products including equities, ETFs, mutual funds, fixed income securities, alternative investments and more from Citi Personal Wealth Management[2]

Citi Relationship Tiers

Citigold® Private Client

Combined Average Monthly Balance
$1,000,000+

Feedback

To learn more, call 1-888-500-5008 (tel:1-888-500-5008) and mention this offer

We accept 711 or other Relay Service

Includes all Citigold Benefits

Premier banking featuring fee-free services, plus an elevated level of wealth management[2]

- Advanced wealth planning and more from Citi Personal Wealth Management[2]
- Waived transfer fees for all incoming and outgoing wire transfers[2]
- Dedicated Wealth Team comprised of a Relationship Manager and Wealth Advisor from Citi Personal Wealth Management[2]

Compare features & benefits

To remain in your Relationship Tier, you need to make sure your CAMB does not drop below your Relationship Tier’s minimum Balance Range for three consecutive calendar months.[‡]

HAVE QUESTIONS?

Visit a Citi Branch > (//citi.bridgetrack.com/track/?BT_TX=1&ProspectID=FD1414AA4B954B0AB3C5AC6B5B212920&TID=154600&pixID=66884&TGT=22471)

Feedback

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[1] Offer [2] Additional Information

† Checking Fees:

Feedback

Checking Account Type	Monthly Service Fee**	ATM Fee	Overdraft or Returned Item Fees
Regular Checking	**$15.00** waived for customers in Relationship Tiers‡ or each month the account has $250+ in Enhanced Direct Deposits.*	**$2.50 for Non-Citi ATMs waived** for customers in Relationship Tiers‡	**No Overdraft or Returned Item Fees.**[2]

*An Enhanced Direct Deposit (EDD) is an electronic deposit through the Automated Clearing House ("ACH") Network of payroll, pension, Social Security, government benefits and other payments to your checking or savings account. An EDD also includes Zelle® incoming payments and other funds from person-to-person (P2P) payments when transferred through the ACH Network using providers such as Venmo or PayPal. Teller deposits, cash deposits, check deposits, wire transfers, transfers between Citibank accounts, ATM transfers and deposits, mobile check deposits, debit card funding transfers, and P2P payment transfers sent to a Citibank debit card do not qualify as EDDs. Any funds transferred from another financial institution or P2P provider through an instant transfer service will also not qualify as an EDD.

Citi may use other terms to refer to Enhanced Direct Deposit.

**Deposit accounts are subject to service, transaction or other fees not covered by the Monthly Service Fee. For a complete list of applicable fees, please review your Consumer Deposit Account Agreement (https://online.citi.com/JRS/popups/ao/CDAA.pdf). Please also carefully review any fee disclosures provided at the time of a transaction or when a service is provided, such as when you open a Safe Deposit Box or order checks.

Accounts that maintain a zero balance for 90 calendar days are subject to account closure at Citibank's sole discretion.

‡ Relationship Tier & Re-Tiering Information

Customers who did not own a Citibank checking, savings, CD, IRA, or investment account (investment accounts are offered through Citigroup Global Markets, Inc.) in the 30 days prior to opening a new deposit account ("New to Relationship customers") may choose their Relationship Tier when opening a deposit account. If you are a New to Relationship customer, you will begin to enjoy benefits of Citi Relationship Tiers upon account opening. We will begin reviewing your Combined Average Monthly Balance (CAMB) for all Eligible Deposit and Investment*** (EDI) accounts in the first full month after you open your new account. You must achieve a $30,000 CAMB in EDI accounts in at least one month of the first three full months after account opening to remain in the Citi Priority Relationship Tier. You must achieve a $180,000 CAMB in EDI accounts in at least one month of the first three full months after account opening to remain in the Citigold® Relationship Tier. You must achieve an $800,000 CAMB in EDI accounts in a Feedback month of the first three full months after account opening to remain in the Citigold® Private Client Relationship Tier. Your CAMB is determined by calculating the average monthly balance of all EDI accounts you own during a calendar month.

Customers who own Citibank accounts at the time of enrollment will remain subject to Re-Tiering. Please see your customer agreement and account statement for information.

***Eligible deposit, retirement, and investment accounts (investment accounts are offered through Citigroup Global Markets Inc.) (EDI) that you own or for which you are beneficial owner can contribute toward your CAMB. Please refer to the Consumer Deposit Account Agreement (https://online.citi.com/JRS/popups/ao/CDAA.pdf) to determine which EDI accounts contribute toward your CAMB. The following accounts are excluded from EDI accounts: accounts owned by Estates, accounts that are not consumer accounts, COMMA accounts, Collateral Holding accounts, Secured CD accounts, certain personal investment companies and non operating entities, accounts in a money purchase plan or profit sharing plan, accounts in a tax-qualified education savings plan, accounts opened through Citi Global Wealth at Work, and Citi Private Bank.

For full terms and conditions please view the Consumer Deposit Account Agreement (https://online.citi.com/JRS/popups/ao/CDAA.pdf) and Account Agreement and Notices (https://online.citi.com/JRS/portal/template.do?ID=Consumer-Deposit-Account-Agreements) page. To apply online, you must be a U.S. citizen or a U.S. resident alien and at least 18 years old. You'll need to provide a physical address in the U.S., date of birth and applicable identification documentation which may include a Social Security Number or Individual Taxpayer Identification number.

Deposits are FDIC insured up to $250,000 per depositor, for each account ownership category. To learn more visit www.fdic.gov (https://online.citi.com/US/JRS/portal/template.do?ID=FDICGovSpeedbump).

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