



Paper-free Account Summary Statements

Frequently Asked Questions

What's going paper-free all about?

As a leading corporate citizen, Citi strives to improve the communities in which we do business and to protect the natural environment on which we all depend. As part of this commitment, Citi provides attractive electronic alternatives to traditional paper-based account statements.

DID YOU KNOW?

Newsweek magazine listed Citi as **America's Greenest Bank**

For the second straight year, Newsweek listed Citi as the #1 U.S. bank in its 2011 Green Rankings, honoring our contribution and performance to protecting the environment through our operations and business.

Sign up today!

gopaperfree.transactionservices.citi.com

Need more information? Have questions?

Please contact your Citi Client Manager.

Why is switching to paper-free important?

We believe sustainable business is smart business. By converting from paper to electronic statements, you can eliminate costs and increase operational efficiency. What's more, eliminating paper is environmentally friendly and reduces your carbon footprint.

What are the benefits of a paper-free statement?

The benefits of paper-free statements include:

- **Removal of paper from transaction processes**
- **Faster availability of account statements**
- **Decreases the dependence on the postal infrastructure**
- **Carbon footprint reduction**
- **Savings in time, money and effort associated with statement handling, manipulation and storage**

Is there a cost for converting to paper-free statements?

Paper-free statements are provided for our Citi Transaction Services clients at zero cost.

What types of accounts can be converted to a paper-free alternative?

The account summary statement for your cash accounts held with Citibank branches in the United States can be converted from paper-based to electronic delivery.

What types of paper-free statements are available?

Citi offers two distinct solutions for converting your U.S. account summary statements from paper to electronic: CitiDirect® Statements on the Web and e-Statements.

CitiDirect Statements on the Web: If you are an active user of CitiDirect® Online Banking, you can activate its Statements on the Web feature via the U.S. Bank Statements report. Once activated, you can conveniently access any entitled U.S. Citi account summary statement on demand when you are logged on to the CitiDirect Online Banking platform. Statements can be downloaded in multiple formats: RTF, PDF or HTML. Additionally, you can pair the U.S. Bank Statements report with Automated File and Report Delivery (AFRD) and have the statement automatically e-mailed to up to ten different e-mail addresses.

e-Statements: With e-Statements, you receive an e-mail containing a password-protected PDF of your account statement at the end of the reporting period. The PDF can then be saved to your computer for future access. e-Statements can be established for up to five e-mail addresses per account.

CitiDirect Statements on the Web

Is CitiDirect Statements on the Web secure?

Yes, CitiDirect Statements on the Web utilizes the U.S. Bank Statements report of the CitiDirect Online Banking platform and, therefore, is only accessible upon logon to CitiDirect.

Does my organization need to have a CitiDirect Online Banking account to access its Statements on the Web feature?

Yes. CitiDirect Statements on the Web is only available for those U.S. accounts that are entitled on CitiDirect. If you are interested in creating an account on CitiDirect or obtaining CitiDirect services for your organization, contact your Citi Client Manager.

How do I access account summary statements on CitiDirect Online Banking and how often can I access them?

Access to the Statements on the Web feature via the U.S. Bank Statements report is granted to CitiDirect users by your organization's designated Security Manager. Only defined users can gain access to view the statements. Defined users can access their organization's account summary statements as many times as needed per month and for the past three reporting periods.

What if more than one person in my organization needs to access the CitiDirect Statements on the Web feature?

Access to the Statements on the Web feature via the U.S. Bank Statements report can be granted to an unlimited number of CitiDirect users in your organization. Additionally, by using the Automated File and Report Delivery (AFRD) function, bank statement reports can be automatically run and delivered to up to ten different e-mail addresses.

Can I convert my paper statements to electronic statements for accounts held directly with Citibank branches outside the U.S.?

CitiDirect Statements on the Web is currently available for accounts held with Citibank branches in the U.S. If you have accounts held with other branches outside the U.S., available solutions will vary depending on the location of the branch. For more information, contact your Citi Client Manager.

Will I continue to receive paper statements if I gain entitlements to CitiDirect Statements on the Web?

When you gain entitlements to CitiDirect Statements on the Web, we encourage you to also suppress your paper statements for the associated account. You can suppress your paper statements by downloading the paper suppression form on the designated U.S. paper-free webpage. The form must be completed by an authorized signer and sent to: citiservice.support@citi.com

When will I have access to my first electronic statement?

You will have access to run your electronic account summary statements either the same month you request the entitlement or the following month. This will depend on the date you gain entitlements and the frequency of your current statements.

What types of organizations are best suited for CitiDirect Statements on the Web?

CitiDirect Statements on the Web works best for companies that are actively using CitiDirect Online Banking. If your organization is not using CitiDirect Online Banking and you would like more information, contact your Citi Client Manager.

How much does CitiDirect Statements on the Web cost?

CitiDirect Statements on the Web is provided free of charge.

How can I sign up for CitiDirect Statements on the Web?

All CitiDirect Online Banking clients with cash accounts held in the U.S. have access to the Statements on the Web feature via the U.S. Bank Statements report. Simply contact your organization's Security Manager to get started with CitiDirect Statements on the Web.

Next, we encourage you to download the paper suppression form, which will deactivate the paper statements for the associated account. Proceed to the link below and download the paper suppression form. This form must be completed by an authorized signer and sent to: citiservice.support@citi.com

<http://www.citibank.com/transactionservices/home/gopaperfree/usa/index.jsp>

If your organization does not currently use CitiDirect and you would like more information, contact your Citi Client Manager.

e-Statements

Are e-Statements secure?

Yes. e-Statements are delivered via a secure password-protected e-mail.

Will I receive separate e-mails for each statement?

Yes. For example, if you sign up to receive e-Statements for three accounts, you will receive three separate e-mails at the end of each reporting period. Please note that our e-Statements solution has a file size limit of three megabytes, or approximately 1,500 pages. If a statement exceeds these limits, it will be delivered via multiple e-mails.

What e-mail address will my e-Statements be sent from?

At the initial time of registration, you will receive an e-mail from both citiservice.support@citi.com and globalcash.investigations@citi.com, confirming your registration. Moving forward, all e-mails will come from e-Statements@citi.com. An example of the subject line for e-mails containing electronic statements is as follows:

Citi US Account XXXXXXXX111-XXXXXXX111 = 11111111

What if more than one person in my organization requires e-Statements?

The e-Statements solution accounts for multiple recipients by allowing for up to five e-mail addresses to be associated with a single account. Through this setup, the same U.S. account summary statement can be sent to up to five different e-mail addresses in your organization.

Can I convert my paper statements to electronic statements for accounts held directly with Citibank branches outside the U.S.?

e-Statements is currently available for accounts held with Citibank branches in the U.S. If you have accounts held with branches outside the U.S., available options will vary depending on the location of the branch. For more information, contact your Citi Client Manager.

Will I continue to receive paper statements if I sign up for e-Statements?

No. When you sign up for e-Statements, you also suppress your paper statements. If you would like to continue to receive paper statements, contact your Citi Client Manager.

When will I start receiving my electronic statements?

Your first electronic statement will either be delivered the same month you register for e-Statements or the following month. This will depend on the date you register and the frequency of your current statements.

What types of organizations are best suited for e-Statements?

Virtually all companies and organizations looking to convert their account summary statements from paper to electronic can benefit from e-Statements. If your organization is not an active user of CitiDirect, we suggest that you take advantage of the e-Statements solution.

What is the cost of e-Statements?

e-Statements is provided free of charge.

How can I sign up for e-Statements?

To get started with e-Statements, proceed to the link below and download the registration form. This form must be completed by an authorized signer and sent to: citIService.support@citi.com

Upon completion of the implementation of e-Statements, a confirmation e-mail will be sent, as well as an e-mail containing a unique Randomly Generated Passkey which should be used to create your permanent Personal Passkey.

<http://www.citibank.com/transactionservices/home/gopaperfree/usa/index.jsp>

Other Questions

Can I sign up for both e-Statements and CitiDirect Statements on the Web?

Yes. In fact, we encourage you to both sign up for e-Statements and gain entitlements to CitiDirect Statements on the Web. We designed our electronic statement solutions with flexibility in mind, allowing you to conveniently pull your reports on demand via CitiDirect Statements on the Web and to have your statements delivered directly to your inbox with e-Statements.

Whom should I contact for more information?

For more information regarding CitiDirect Statements on the Web or e-Statements, contact your Citi Client Manager.