



# Managing Your Money

## Your Bank, Your Way: Choosing the Right Bank for Your Needs

(NAPS)—Even with so many banking options available today, finding the one that fits your needs can be simple. The right bank should be more than a place where you keep your money; it should offer benefits and services that grow with you.

When it comes to finding the right bank, here are common financial scenarios you might consider.

**If you're a perk lover:** The best checking accounts now offer great everyday benefits such as no overdraft fees. Some banks, like Citi, take these benefits a step further. The bank's Relationship Tiers—Citi Priority, Citigold® and Citigold® Private Client—reward you based on the amount of funds you keep in your eligible deposit and investment accounts. Think of it as the airline loyalty program for banking: as your balance grows, so do your benefits, including waived monthly service fees, access to financial planning guidance, and more.

**If you're the entrepreneurial type:** Plenty of banks waive monthly service fees with a direct deposit each month. At least one bank will waive these fees even without a traditional paycheck. Citi will waive the monthly service fee on your personal checking account when you receive \$250 or more in deposits made



**A good relationship with your bank can be rewarding in surprising ways.**

via Zelle and other peer-to-peer payments when made via ACH using providers such as Venmo or PayPal.

**If you prefer in-person banking:** Even in today's digital world, speaking with a real person can help change your money mindset for the better. If you prefer face-to-face advice for complex financial matters such as taking out a mortgage or funding a small business, a national bank with welcoming branch locations might be the better choice over a bank that offers online-only services.

No one has the exact financial needs as you. Be sure to choose a bank that meets you where you are today and has the flexibility to grow with you. Depository products provided by Citibank, N.A. Member FDIC.