

Steps to Encrypt and Email Data Securely Using SecureZIP

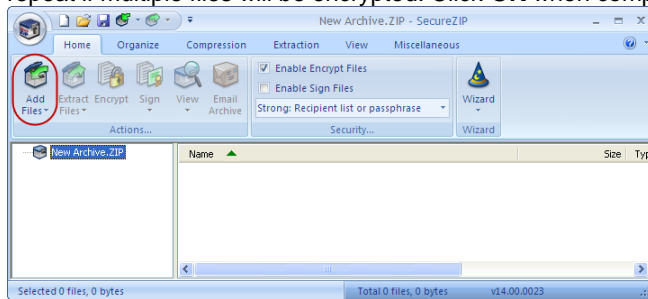
Download and Install SecureZIP

- SecureZIP is a Citi-recommended 3rd party encryption solution that can be used to encrypt files, such as Word documents, Excel spreadsheets, PDF documents, etc., containing sensitive information.
- SecureZIP can be used to encrypt any data that is attached to email and sent to Citi. Recipients will decrypt and open the file in plain text by using a passphrase.

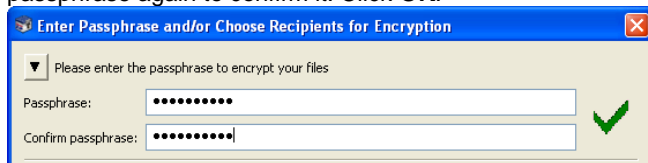
[Download/Install SecureZIP](https://www.pkware.com/downloads/software/securezip-for-windows) * (If you encounter any issues with this link, please copy the following URL into your browser - <https://www.pkware.com/downloads/software/securezip-for-windows>)

Creating a Secure ZIP File

- Open **SecureZIP for Windows** application.
- When **New Archive ZIP** window displays, click **Add Files** and navigate to file to be encrypted with SecureZIP. Click **Add to List** and repeat if multiple files will be encrypted. Click **OK** when complete.



- Enter the file name, select the location to save the file and click **Save**.
- The **Enter Passphrase and/or Choose Recipients for Encryption** window displays. Enter a passphrase to encrypt the file. Enter the passphrase again to confirm it. Click **OK**.

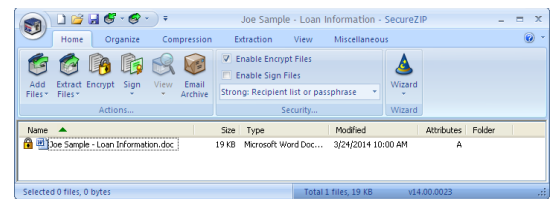


To encrypt a file using a passphrase:

The passphrase must have at least eight characters, including at least one digit, one uppercase letter and one lowercase letter.

- If the passphrase entered is acceptable, the red **X** changes to a green checkmark (✓).
- If the passphrase entered is not acceptable, the red **X** displays and an error message indicates what is needed to make the passphrase acceptable.

Important: Document your passphrase so you can share it with your SecureZIP file recipient.



Sending an email with a SecureZIP attachment

- Create a regular email and add the encrypted SecureZIP file to the email as an attachment.
- Email your secured file(s) directly to the Citi representative you are working with on your mortgage loan application.
- Provide the recipient with the passphrase that was used when creating the SecureZIP encrypted file. Provision of the passphrase to the recipient must be done by phone or via another method other than email.

Providing the Passphrase Needed to Open a SecureZIP Encrypted File

When the passphrase-encrypted SecureZIP file is sent to a recipient via email, the passphrase should not also be sent via email. The passphrase must be provided to the recipient via a method other than the method used to send the encrypted SecureZIP file itself. The SecureZIP passphrase must be communicated to the recipient via a non-email channel such as phone, fax, SMS text message or physical mail.

Decrypting the file:

The recipient must enter the passphrase to open and view the file in plaintext.

* Citi has provided this link as a convenience to you and makes no guarantees or warranties regarding the accuracy of the information provided. The 3rd party website privacy policies and securities practices may differ from Citi standards.