Citi ThankYou[™] Rewards Program Changes

Effective December 9, 2011

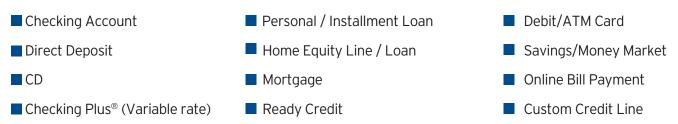
Citibank will continue to offer ThankYou[®] Points to you when you have an enrolled checking account and use other qualifying banking products and services.¹

Current Program (through Dec 8, 2011)

Required Primary Banking Activities:

Complete 1 debit or credit transaction to your checking account per statement cycle. Once these activities are completed you can get ThankYou Points for the qualifying Products and Services linked to your checking account.

Eligible products and services included:



See chart for details on how points can add up:

Your total number	MONTHLY POINTS BY ACCOUNT PACKAGE					
of qualifying banking products and services	Basic Checking ²	Student Checking	Citibank Account	Citigold® or Citi Private Bank Account		
0-2	0	0	0	0		
3	25	25	100	150		
4	25	25	200	300		
5	50	50	400	600		
6	N/A	75	600	900		
7+	N/A	100	800	1,200		

Refer to the complete Citibank[®] Program Citi ThankYou[™] Rewards Terms and Conditions provided to you in your ThankYou Welcome Kit or at www.citibank.com/thankyou for details.

New Program (effective December 9, 2011)

Required Primary Banking Activities:

Complete 1 direct deposit AND 1 bill payment³ (referred to as "Primary Banking Activities") to/from your enrolled checking account per statement cycle starting November 8, 2011.

Once these activities are completed, you will earn ThankYou Points for your checking account and also earn additional Points based on the qualifying Products and Services linked to your checking account.

ThankYou Point awards for customers with a checking account statement date of December 9, 2011 or thereafter will be based upon the new program rules.

See chart below for eligible products and services and corresponding ThankYou Point values:

MONTHLY POINTS BY ACCOUNT PACKAGE									
	Citigold® or Citi Private Bank Account	The Citibank Account	Basic Checking²	Student Account	Citigold® or Citi Private Bank Account				
Required Monthly Activities		1 debit or credit transaction*							
Eligible Products and Services									
Checking Account					475				
Bill Payment	900	625	425	425	150				
Direct Deposit					100				
Auto Save	150	100	50	50	100				
Savings / Money Market	250	200	125	125	200				
Mortgage	225	125	0	0	125				
Home Equity Line / Loan	225	125	0	0	125				
Personal / Installment Loan	150	75	0	0	75				
Custom Credit Line	200	100	0	0	100				
Maximum Total ThankYou Points	2100	1350	600	600	1350				

*Note: Citigold and Citi Private Bank clients are not required to complete the Primary Banking Activities in order to earn ThankYou Points for eligible linked products and services but they must complete any type of debit or credit transaction to the enrolled checking account per statement cycle. Citigold and Citi Private Bank clients will receive more points if they have completed both of the Primary Activities as shown above.

Refer to the complete Citibank[®] Program Citi ThankYou[™] Rewards Terms and Conditions provided to you in your ThankYou Welcome Kit or at www.citibank.com/thankyou.



¹ Separate enrollment of eligible checking account in Citi ThankYouSM Rewards required. Enrollment and participation are subject to terms, conditions and restrictions. Participation limited to customer who are either citizens or resident aliens of the United States (U.S.) with a valid U.S. taxpayer identification number. Taxes, if any, are customer's responsibility.

³ Qualifying bill payments are those using Citibank[®] Online, CitiMobile[™] or CitiPhone Banking[®]. A bill that is paid by making a transfer between linked accounts and/or transfer payments made to accounts within Citibank or to accounts with Citibank affiliates does not qualify as a bill payment

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Terms and conditions of accounts, products, programs and services are subject to change.

 $^{^2}$ Also applies to existing customers in the Citibank $^{\odot}$ EZ Account Package and the Access Account Package .