

# Citi ThankYou<sup>SM</sup> Rewards Program Changes

Effective December 9, 2011

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

## 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:

- Checking Account
- Direct Deposit
- CD
- Checking Plus<sup>®</sup> (Variable rate)
- Personal / Installment Loan
- Home Equity Line / Loan
- Mortgage
- Ready Credit
- Debit/ATM Card
- Savings/Money Market
- Online Bill Payment
- Custom Credit Line

See chart for details on how points can add up:

Your total number of qualifying banking products and services	MONTHLY POINTS BY ACCOUNT PACKAGE			
	Basic Checking <sup>2</sup>	Student Checking	Citibank Account	Citigold <sup>®</sup> 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<sup>®</sup> Program Citi ThankYou<sup>SM</sup> Rewards Terms and Conditions provided to you in your ThankYou Welcome Kit or at [www.citibank.com/thankyou](http://www.citibank.com/thankyou) for details.

## New Program (effective December 9, 2011)

### Required Primary Banking Activities:

Complete 1 direct deposit AND 1 bill payment<sup>3</sup> (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 Checking <sup>2</sup>	Student Account	Citigold® or Citi Private Bank Account
<b>Required Monthly Activities</b>	<b>Direct Deposit AND Bill Payment</b>				<b>1 debit or credit transaction*</b>
<b>Eligible Products and Services</b>					
Checking Account	900	625	425	425	475
Bill Payment					150
Direct Deposit					
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.

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

<sup>1</sup> Separate enrollment of eligible checking account in Citi ThankYou<sup>SM</sup> 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.

<sup>2</sup> Also applies to existing customers in the Citibank® EZ Account Package and the Access Account Package .

<sup>3</sup> Qualifying bill payments are those using Citibank® Online, CitiMobile<sup>SM</sup> 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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