



Checking that gives you something back: **5% cash.**

Turn your everyday purchases into cash – up to **\$250!** You can get a 5% rebate every month when you open an eligible Citibank® checking account. Just make qualifying signature debit card purchases to get cash back through November 30th.*

You can earn 5% cash back on any of these purchases:

- ✓ In-store purchases where you choose “credit” and sign
- ✓ Purchases made online, by phone or by mail order
- ✓ Low dollar-amount purchases that don't require a signature
- ✓ Purchases using a Citibank® Debit MasterCard® with *PayPass*™

Purchases that require a PIN number will not count toward cash back.

And that's just the beginning of your rewarding banking relationship.

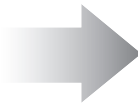
Enroll in ThankYou® Network and you can also earn 1 ThankYou Point for every \$2 spent on qualifying signature purchases.** Use your points for everything from travel and gift cards to gas, groceries and other necessities.

So open your account today – and remember to sign for your purchases to get your rewards.

Using your debit card for purchases is a great way to manage your finances – it's more convenient than checks and safer than cash. And when you sign for those purchases, it's more rewarding, too.



Swipe your card and choose “credit.”



Sign for your purchases.



See your 5% cash back on your checking statement.

Name: Nur Yalcindag
Email: nur.yalcindag@citi.com



Speak to a Citibank representative today to open your account. Telephone: (312) 494-2426

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

*Offer limited to customers who open a new regular checking account in the EZ, Citibank Account or Citigold® account relationship package by 06/30/10. You can receive 5% cash back on qualifying signature debit card purchases through November 30, 2010 when a minimum monthly spending threshold is met. You must spend at least \$250 (EZ and Citibank Account) or \$500 (Citigold) each month in order to receive a 5% cash back rebate from all net qualifying signature purchases made during that month. Returns and other adjustments may affect your meeting the monthly spend threshold and total monthly purchases for the month in which they are posted to the account. Rebate is earned on a per account basis and includes all signature purchases by all customers when the new checking account is the primary account linked to a debit card. The maximum cash back rebate that can be earned for this promotion is \$250 for customers with an EZ or Citibank Account package and \$500 for customers with a Citigold account package. The rebate will be automatically credited to the new checking account by the end of the calendar month following the month in which it is earned. Net qualifying purchases are determined at Citibank's sole discretion.

Qualifying debit card purchases must be submitted through the MasterCard® Network and are those for which either you or a merchant designates as a “credit” transaction (including purchases you sign for, small dollar purchases that do not require a signature and use of your MasterCard® *PayPass*™), Internet, phone and mail-order transactions. Qualifying purchases do not include those initiated using a Personal Identification Number (PIN) or other transactions submitted through other payment processing networks.

**Enrollment, participation and qualifying purchases are subject to terms, conditions and restrictions. Participation limited to customers who are either citizens or resident aliens of the United States (“U.S.”) with a valid U.S. taxpayer identification number. Customer is responsible for taxes, if any.

Offer limited to new accounts applied for in Citibank branches or by telephone. Limit one offer per customer. Offer can be modified or withdrawn at any time without notice, expires on 06/30/10, is not transferable and cannot be combined with any other offer. Existing checking account customers are not eligible. Consumer accounts only.

©2010 Citibank. Citibank, N.A. Member FDIC. Citibank, Citigold and Citibank with Arc Design are registered service marks of Citigroup Inc. MasterCard is a registered trademark and *PayPass* and *Tap & Go* are trademarks of MasterCard International Incorporated.