

\$100 for you.

Here's how you get \$100 for each referral:

- Give this certificate to a friend or family member
- They must bring this certificate to a Citibank® branch
- You'll receive your \$100 bonus after they open a Citigold® Account

Referring Customer: Offer only available in Citibank branches through 12/30/10. You can earn \$100 for a new Citigold Account. Or, you can earn \$25 for each new Citibank Basic Checking Account or \$50 for a new Citibank Account. You must have an existing checking account in the Citibank EZ Checking Account, Citibank Account, Citibank Everything Counts® Account or Citigold relationship package to be eligible. Citibank employees who work in Citibank branches are not eligible. Limit twenty referrals per customer. Cash bonus will be automatically deposited into your account within 90 days of verification of the new customers account opening.

\$100 for a friend.

Here's how friends or family get \$100:

- Open a Citigold Account by visiting a Citibank branch
- Fund the new account with \$1,000 and initiate 1 direct deposit or make 2 electronic bill payments or 5 or more debit card purchases per month for 2 consecutive months

OR

- Within 2 months of opening the account, keep the Citigold balance requirement of either: \$100,000 or more in combined monthly average balances, or \$250,000 if the outstanding amount of your Citibank first mortgage is included
- Offer expires 12/30/10

New Checking Customer: To receive the \$100 offer, you must open a new to Citibank checking account in the Citigold relationship package. Or you can earn \$25 for opening a new checking account in a Citibank Basic Checking Account relationship package or \$50 for a new Citibank Account. Within 60 days of account opening you must (1) fund the account with \$1,000 or more (or \$100 for a Citibank Basic Checking Account) and (2) complete one direct deposit, or two electronic bill payments or five or more debit card purchases for two consecutive months. Qualifying bill payments are those using Citibank® Online, CitiMobile® or CitiPhone Banking®. Alternatively, to receive this offer for Citigold, you can elect to bring your Citigold Account's combined monthly average balances – including eligible deposits, loans, securities and retirement products up to at least \$100,000 (or \$250,000 – if you elect to include the outstanding amount of your Citibank first mortgage) within 2 months of opening an account. Regular account charges apply. Limit one offer per Citibank customer. Offer not available on account conversions and cannot be combined with other offers. Cash bonus will be credited to your account within 90 days of your satisfying the terms of this offer. All referees must open a new eligible checking account by the expiration date of the coupon. Existing consumer checking customers are not eligible to receive the offer. Your account must be open and in good standing when cash bonus is to be credited.

Applies to Referring Customer and New Checking Customer: Offers available only in Citibank branches. Customer must be a citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number to receive credit. Taxes, if any, are the customer's responsibility. Offer may be modified or withdrawn at any time without notice. Offer applies to consumer accounts. See account opening materials for additional information; other conditions may apply. Ask for details on the terms that apply for referrals of new CitiBusiness® checking accounts.

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