

# EARN UP TO 90,000 THANKYOU® POINTS\*

## Redeemable for up to \$900 in gift cards

Account Package	Checking Reward	Citi Card Reward	Total Reward <sup>4</sup>
Citigold®	<b>40,000<sup>1</sup></b> <b>ThankYou Points</b> after you open a new eligible checking account and complete qualifying banking activities	<b>EARN UP TO 50,000</b> <b>ThankYou Points</b> after you make qualifying purchases with the Citi ThankYou® Premier Card <sup>2</sup>	<b>EARN UP TO 90,000</b> <b>ThankYou Points</b> redeemable for up to \$900 in gift cards
Citibank®	<b>20,000<sup>1</sup></b> <b>ThankYou Points</b> after you open a new eligible checking account and complete qualifying banking activities	<b>EARN UP TO 30,000</b> <b>ThankYou Points</b> after you make qualifying purchases with the Citi ThankYou Premier Card <sup>3</sup>	<b>EARN UP TO 50,000</b> <b>ThankYou Points</b> redeemable for up to \$500 in gift cards

**\*Speak with a Citi at Work Representative today about how you can earn up to 90,000 ThankYou Points, redeemable for up to \$900 in gift cards, with a qualifying new Checking and Citi ThankYou Premier Card relationship.**



Checking reward bonus ThankYou Points will be credited to your ThankYou Member Account within 90 days from the end of the statement period in which you satisfy all offer requirements.

#### Checking ThankYou Points Rewards Offer Terms:

<sup>1</sup> To qualify for 40,000 checking reward ThankYou Points, open a new Regular Checking account in The Citigold® Account Package, or to qualify for 20,000 checking reward ThankYou Points, open a new Regular Checking account in The Citibank® Account Package by 04/30/13. Within 45 days after account opening, enroll the new account in Citi ThankYou® Rewards. Also within 45 days after account opening, complete 1 direct deposit AND 1 qualifying bill payment from the new checking account each month for 2 consecutive months. Qualifying bill payments are those using Citibank® Online, Citi Mobile<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 for this offer.

Offer for new checking customers only. If you have received a bonus reward for opening a new Citibank consumer checking account within the past two years, you will not be eligible to receive a bonus associated with this offer. Customer can accept this offer by visiting a branch and asking a Citibank Representative, by calling CitiPhone Banking® or by visiting [citibank.com/checkingrewards](http://citibank.com/checkingrewards). Must be at least 18 years old to qualify for the promotional offer. Offers may be modified or withdrawn at any time without notice, expire 04/30/13, are not transferable and cannot be combined with any other offer. Limit of one of each offer per customer and account.

New checking account in The Citigold or Citibank Account Package must be open and in good standing at the time the checking reward bonus ThankYou Points are posted to your ThankYou Member Account. Separate enrollment of eligible checking account in Citi ThankYou Rewards required. Citi ThankYou Rewards enrollment and participation are subject to terms, conditions and restrictions.

Visit [thankyou.citi](http://thankyou.citi) to see the various rewards available in the Citi ThankYou Program; ThankYou Rewards and the ThankYou Point levels for specific rewards are subject to change without notice. Customers must log in to their ThankYou Member Account to see specific rewards and redemption values available to them.

**Important Tax Information: Checking account enrollment in Citi ThankYou Rewards and checking rewards offer limited to customers who are either citizens or resident aliens of the United States (U.S.) with a valid U.S. taxpayer identification number. The value of the rewards from redeemed Points received from checking offer may be reported to the IRS as miscellaneous income on Form 1099-MISC in the year redeemed, if the value of the rewards plus other taxable miscellaneous income awards received from Citibank, N.A. is in the aggregate \$600 or greater for a calendar year, as required by applicable law. Customer is responsible for any applicable taxes.**

#### Citi ThankYou Premier Card ThankYou Points Reward Offer Terms:

<sup>2</sup> Citigold Clients – Earn 30,000 ThankYou Points after you make \$3,000 in purchases in the first 3 months the account is open; 20,000 additional ThankYou Points after you make a total of \$15,000 in purchases in the first 12 months the account is open; no foreign transaction fees. Points will post to your Card Account within 1-2 billing cycles after each of the purchase hurdles are met. Card account must be open and current to earn and redeem ThankYou Points. New cardholders only. Subject to credit approval.

<sup>3</sup> Citibank Clients – Earn 30,000 ThankYou Points after you make \$3,000 in purchases in the first 3 months the account is open; no foreign transaction fees. Points will post to your Card Account within 1-2 billing cycles after the purchase hurdle is met. Card account must be open and current to earn and redeem ThankYou Points. Terms and conditions apply. New cardholders only. Subject to credit approval.

#### Advertising Examples:

<sup>4</sup> Redemption of ThankYou Points for gift cards is based upon a ThankYou Member with both a checking account and credit card relationship redeeming the total stated points for a variety of merchant gift cards in \$100 denominations (\$500 and \$900 examples). Available ThankYou Rewards may vary based on customer relationship and are subject to change without notice.

**The terms, conditions and fees for accounts, products, programs and services are subject to change. Accounts are subject to approval, terms and fees.**

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