



Important Information About Your Account.
Please keep this folder for your records. It is part of your agreement with us.

Welcome
John Smith

We're pleased to offer you the many benefits of the Citi WirelessRewards® Card. It's the first card of its kind, giving you 150 free minutes to start with all the benefits you'd expect from Citi, plus an easy way to earn free wireless minutes.* You'll enjoy free minutes nationwide, with no roaming charges, and your minutes never expire.

In addition, your card has the convenience and safety Citi provides, with unsurpassed acceptance at over 16 million locations.

Start enjoying your new card NOW.

Please sign your new card immediately.

It's your card. Personalize it!
You can choose to get account information online, select your own PIN and payment due date, choose among flexible payment options and more.

Just call 1-800-950-5114.

How to protect your card:

If your card is ever lost or stolen.
Call Customer Service immediately, 24 hours a day, 7 days a week, toll free at 1-800-950-5114. We'll cancel your card and issue you a new one, usually within 24 hours. Or, if calling from outside the U.S., call collect, 1-605-335-2222.

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Wireless Rewards has arrived.
The only credit card with free minutes.

Yes! I want to protect my Citi® Card account with the optional Citibank Credit Protector. I have read and understand the Program Summary on the reverse. I know I am free to cancel at anytime. If I decide to cancel within the first 3-month trial period, I will not be billed. After the trial period, a monthly fee of 69¢ per \$100 of my average daily balance will automatically be billed to my Citi Card account.

X _____
Signature of Primary Cardmember

Protect Your Citi Card Account FREE For 3 Months!

Citibank Credit Protector lets you stop payments, stop interest, stop late fees for up to two full years when:

- You lose your job through no fault of your own.
- Hospitalization, illness or injury prevents you from working.
- Any of these events happen to a person in your household with the higher income.

For Express Enrollment call
1-800-811-6497

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Complete, detach and return this postage-paid enrollment card today.

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WELCOME TO WIRELESS REWARDS CARDMEMBERSHIP

Start enjoying the many benefits of Citi Wireless Rewards, including free minutes.

Congratulations on receiving your Citi Wireless Rewards Card. There's no other credit card like it. Wireless Rewards gives you world-class benefits, and also puts something valuable easily within your reach—free wireless minutes. Start using your new card today and watch your minutes add up.

Please take a few moments to review this guide and familiarize yourself with your Citi Wireless Rewards card. It has unsurpassed acceptance at over 16 million locations, making it the perfect credit card for:

- Everyday purchases
- Getting cash
- Convenient money management
- Shopping online

Of course, if you have any questions about using your card, call us anytime at 1-800-950-5114.

THE SIMPLE VALUE OF WIRELESS REWARDS

Whether you're a first-time wireless phone user, need a second phone for your children or spouse, or just want a simpler plan with a great value. You'll appreciate the ease of Wireless Rewards:

- The low monthly membership fee of \$9.99 provides you with a Citi Platinum credit card and premium AT&T Wireless Service.
- You will enjoy a national wireless plan with no roaming charges and long distance charges.
- Wireless Rewards does not lock you into any contract and your minutes never expire.
- You get a high-quality digital Motorola Z397 model phone at a great value.
 - Send, receive and store short alphanumeric messages
 - Saves up to 30 Caller ID names and numbers
 - Provides up to 100 minutes of continuous talk time
- There are no taxes or hidden service charges.

THE EASY WAY TO EARN WIRELESS MINUTES

With Wireless Rewards, you can earn wireless minutes just for using your card for purchases big and small. Remember, there's no contract. And your minutes are good nationwide, with no roaming charges. Best of all, your minutes never expire.

Here's How You'll Earn Free Minutes

When You Spend Monthly	You'll Earn
\$250-\$499.99	15 Minutes
\$500-\$999.99	30 Minutes
\$1000-\$1999.99	70 Minutes
\$2000-\$2999.99	150 Minutes
\$3000+	250 Minutes

WATCH FREE MINUTES ADD UP WITH YOUR NEW CARD

With all the benefits of Wireless Rewards, you'll want it to be the card you use most. Especially since everything you buy with it helps you earn free wireless minutes.

Consider some of your basic monthly expenses. Just for using your Citi Wireless Rewards card to pay for everyday

expenses like groceries, gas, and entertainment your minutes will add up faster. These are minutes you start earning right away. Unlike other rewards cards, you don't have to wait months or years to enjoy your benefits. Wireless Rewards minutes are posted monthly on your account so that you can use them instantly. And once they're earned, your wireless minutes never expire.

THE LOW-MAINTENANCE WIRELESS PLAN YOU DESERVE

Wireless Rewards is the hassle-free wireless plan. We've taken care of the details so you can use your time for more important things. There's no redemption required. Other than using your wireless phone, you don't have to do anything to receive your free minutes. You'll see them every month on your Citi Wireless Rewards statement. And for greater convenience, you'll be notified monthly via text messaging on your wireless phone when the minutes have been credited to your wireless account.

GETTING ADDITIONAL MINUTES—IT'S A BREEZE

With your premium AT&T wireless plan, you never have to worry about interrupted service. Since you've enjoyed the 150 initial free minutes, Wireless Rewards will automatically post \$15 to your account when you reach the point where you have the value of \$11 in minutes left. Additional minutes are only .29 cents so that you always have minutes to use. With Wireless Rewards, it's as easy to keep track of your account as it is to get minutes. You will be informed about the minutes you have available on your account via an audio message on every call.

CITI PLATINUM BENEFITS EVERYTHING YOU EVER WANTED IN A CREDIT CARD

Enjoy Citi Wireless Rewards with the knowledge and confidence that your card offers security, the range of free benefits and all the resources of a full-service bank, including:

- Personal Assistance
- 24-Hour Citi Customer Service. You can reach us by phone 7 days a week, 24 hours a day.
- Billing Dispute Resolution
- Should you ever have a billing problem regarding your

Citi Wireless Rewards account, we'll work with you and the merchant to settle the dispute quickly and fairly.

Free Additional Cards

To get additional Citi Wireless Rewards cards call Customer Service. When your family uses these extra cards, you can earn wireless minutes even faster.

GREATER SECURITY AND PROTECTION

The Lost Wallet® Service

Your peace of mind is important. So we'll replace a lost or stolen card usually within 24 hours. We can also provide you with emergency cash, subject to your available cash advance limit.

Buyer's Security

Protects most things you buy with your Citi Wireless Rewards card against fire, theft or eligible damage for up to 90 days.

Extended Warranty

Doubles the manufacturer's warranty on purchased items for up to one additional year.

24-Hour Protection from Fraud

Our early warning service alerts you to unusual activity.

TRAVEL AND EMERGENCY SERVICES

Auto Rental Insurance

You can get free coverage for collision or theft when you rent a car and charge it to your Citi Wireless Rewards card.

Automatic Travel Accident Insurance at No Extra Cost

As a Citi Wireless Rewards cardmember, you can receive up to \$1,000,000 of Common Carrier Travel Accident Insurance just by charging your plane, ship, train or bus tickets to your card.

ONLINE

Account Online

Save time by going online to access your Citi Wireless Rewards account. To register, visit www.accountonline.com.

Citi Online Guarantee

Relax when you shop online with your Citi Wireless Rewards card. If your account number is ever compromised, you won't be liable for online charges made by an unauthorized user. We guarantee it.

CitiPlaza™

Use your Citi Wireless Rewards card at CitiPlaza and receive exclusive rewards and discounts with leading online merchants. Visit www.citibank.com/citiplaza and start shopping today.

MONEY MANAGEMENT

Credit Lines that Grow With You
We'll regularly review your account and increase your credit line if you qualify.

Your Billing Date

Select your own payment due date to coincide with your payday, the time of the month you pay your bills, or any other time that's convenient for you.

Balance Consolidation

Save money in interest charges by consolidating your high-interest credit card balances.

Citi Convenience Checks

Access the cash advance portion of your credit line anywhere personal checks are accepted. For your free checks, call Customer Service.



CITI CONTACT QUICKLIST

How to Reach Us

- Citi Customer Service 1-800-950-5114
- Citi Online www.citicards.com
- TDD Service
(for speech- or hearing-impaired cardmembers) 1-800-325-2865
- Citibanking 1-800-446-5331
(other banking services)
- Citi ATM 1-800-CITI-ATM
Locator Service

Citi Wireless Rewards.
Everything you ever
wanted in a credit card.

Plus free minutes.

Free Wireless Minutes
 Your Wireless Rewards plan comes with 150 initial free minutes. As you use your card, you can earn even more free minutes. No redemption is required. Automatic notification of earned minutes for your convenience. And the free minutes you earn will never expire.

Account Online
 Save time by going online to access your Citi credit card account. To register, visit www.accountonline.com

24-Hour Protection From Fraud
 Our early warning service may alert you to unusual activity.

Free Additional Cards
 To get additional Wireless Rewards cards call Customer Service. When your family uses these extra cards, you can earn free wireless minutes even faster.

The Lost Wallet® Service
 Your peace of mind is important. So we'll replace a lost or stolen card usually within 24 hours. We can also provide you with emergency cash, subject to your available cash advance limit.

Billing Dispute Resolution
 Should you ever have a billing problem regarding your Wireless Rewards account, we'll work with you and the merchant to settle the dispute quickly and fairly, minutes even faster.

AutoPay
 You can arrange to pay your Citi Wireless Rewards card bills automatically from any checking account.

*Balance transfers, cash advances, returned purchases, Citibank convenience checks and finance charges do not earn Wireless Rewards Minutes unless otherwise indicated. Please refer to your Guide to Benefits for further details about your reward program.

Citibank Credit Protector Program Summary

Citibank Credit Protector Program Summary: Citibank Credit Protector is an optional provision of your Citibank MasterCard® or Visa® Card Cardholder Agreement. In return for a monthly fee and under certain conditions, no finance charges will accrue, and no monthly payments will be required on your enrolled Citibank Card account for a period of time. During any period in which payments on your Account are deferred, you will not be able to use your Account to make purchases, telegraph advances or for any other purpose. The conditions which will permit you to activate your Citibank Credit Protector benefits are: Involuntary Unemployment (due to job loss, general strike, unionized labor dispute or lockout); Hospitalization (admission to a hospital for at least one overnight stay due to a medical condition) which will require continuous treatment by a physician for at least 30 days; Disability (due to sickness or injury and requiring continuous treatment by a physician) for at least 30 days; and Family Leave (to care for a new baby or sick family member). Certain exclusions apply. Please refer to the Citibank Credit Protector Terms and Conditions provided in the enrollment package for a full explanation of each of these conditions and exclusions.

Benefits: For Involuntary Unemployment, Disability or Hospitalization: We will defer the monthly payments on your Account for a maximum of twenty-four (24) months. For Family Leave: We will defer the monthly payments on your Account for a maximum of three (3) months.

Certain Eligibility Conditions: For Involuntary Unemployment, you must be unemployed (working at least 30 hours a week in employment considered to be permanent, and not Self-Employed or employed by a member of your family) for at least 90 consecutive days before becoming unemployed. You must be involuntarily unemployed for 30 consecutive days before your Citibank Credit Protector benefits can be activated.

For Disability or Hospitalization: You must become totally disabled, or be hospitalized for at least one overnight stay, and be under a physician's care and expect to be unable to perform your normal duties for at least 30 consecutive days. Normal pregnancy is not a covered occurrence.

For All Occurrences: The event of Involuntary Unemployment, Hospitalization, Disability or Family Leave must begin on or after the date on which your account was enrolled in Citibank Credit Protector. Your Certificate of Enrollment will contain your date of enrollment. You must also notify us of the event no later than 90 days after its occurrence. You must provide written verification of the event.

Household Members: You may also activate your Citibank Credit Protector benefits if a person in your household with a higher employment income becomes involuntarily unemployed, Disabled, Hospitalized or takes Family Leave. Such person must meet all conditions stated in the Terms and Conditions provided in the enrollment package.

Cost: The monthly fee for Citibank Credit Protector is 50¢ per \$100 of your average daily balance, with a maximum monthly fee of \$24.50. This fee will be charged to your enrolled Citibank Card. If you enrolled with a free trial period, you may cancel within the trial period. Otherwise, after your free trial period, the monthly fee will be automatically billed to your enrolled Citibank Card. You can cancel at any time. If you make eighty-four (84) consecutive payments of the monthly Citibank Credit Protector fee with no activation of benefits, we will no longer charge the monthly fee.

Exclusions: Involuntary Unemployment coverage does not cover losses due to retirement, resignation, voluntary forfeiture of income, or job loss due to willful or criminal misconduct. Disability or Hospitalization coverage does not cover losses due to normal pregnancy or childbirth or self-inflicted injury.

Citibank may change or terminate Citibank Credit Protector at any time. Citibank Credit Protector is not available in all states.

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