



You're pre-approved for  
a Citibank® Personal Loan.

**Wedding? Vacation? New roof?**  
**Here's how to get**  
**to that reward sooner.**

Get a loan between \$5,000 and \$20,000.

**PRESCREEN & OPT-OUT NOTICE:** This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-5-OPTOUT (1-888-567-8688) or write to Trans Union, P.O. Box 505, Woodlyn, PA 19094-0505, or Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123, or Experian, Opt-Out, P.O. Box 919, Allen, TX 75013-0919.

Terms and Conditions of the Offer: Your loan amount will be based on verification of your income. Interest rates can range from 9.49% APR to 20.99% APR based on information in your credit report and loan term is 2 60 months. The rate you will be quoted will assume the use of Citibank Auto Deduct (an automated monthly debit from a Citibank deposit account) for repayment. If you choose not to use Citibank Auto Deduct for your repayment, your APR will be increased by 2.0% and your corresponding monthly payment will also increase. If you are in default, your APR may increase by 2.0%. Upon final approval you agree to be bound by the terms of the Loan Note that will be delivered to you.

Citibank must be able to confirm your identity, employment and verify your income. You must continue to meet the consumer report selection criteria used to select you for this offer and our creditworthiness criteria. And you must accept this offer by the date set forth on this insert. You must be 18 years of age and an authorized signer on the account referenced in this statement. Limited to one offer per Citibank customer. If you have more than one account with Citibank you may receive more than one communication about this Personal Loan Offer. This pre-approved offer is limited to customers in their individual capacity. As long as you are not in default, the interest rate for your personal loan will remain constant for the term of your loan, and you will make regularly scheduled monthly installment payments of principal and interest to pay off your loan by a specific date. The loan requires the payment of daily simple interest, which is calculated on the basis of a 365-day year (366 days in a leap year) and actual days elapsed. For example, if you borrow \$5,000 for 60 months at 9.49% APR you will make 60 monthly payments of \$104.98. This example assumes loan repayment in equal installments with no down payment, and is provided for illustrative purposes only; actual terms may vary upon credit approval.

Certain restriction may apply. This offer is not transferable.

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**The hassle-free path to your goals.**

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For your loan amount and  
**competitive rate,**  
**call 1-866-446-1819 now**  
**and mention code PPAC.**

Features and benefits of the Citibank Personal Loan:

- **Quick and easy to accept**
- No collateral required
- Fixed monthly payments\*
- Monthly ThankYou<sup>SM</sup> Points  
from free ThankYou Network

**Apply now:**

**Call 1-866-446-1819** by 6/8/07.

And mention code PPAC.

\*Please see reverse side for Terms and Conditions of the Offer.

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Illustrative purposes only; actual terms may vary upon credit approval.

You will make 60 monthly payments of \$104.98. This example assumes loan repayment in equal installments with no down payment, and is provided for as long as you are not in default, the interest rate for your personal loan will remain constant for the term of your loan, and you will make regularly scheduled monthly installment payments of principal and interest to pay off your loan by a specific date. The loan requires the payment of daily simple interest, which is calculated on the basis of a 365-day year (366 days in a leap year) and actual days elapsed. For example, if you borrow \$5,000 for 60 months at 9.49% APR you may receive more than one communication about this Personal Loan Offer. This pre-approved offer is limited to customers in their individual capacity.

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# Travel. Remodel. \_\_\_\_\_.

(Your dream here)

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What's on your list of needs, wants and dreams? Your Personal Loan from Citibank® can make it happen. Whether it's a fun family vacation, festive wedding or home repairs. Even a new computer to make work and play easier and more rewarding. Remember, you can use your loan however you choose.

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**Surprising destinations  
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Use it for whatever you want.

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