



Citibank offers a comprehensive financial banking service to the members of your association.

Citibank at Work for Associations is a comprehensive banking program that through Financial Education and basic tools empowers individual members of Associations to make sound decisions on how they manage their money. The program also provides these members with savings on Citibank products and services.

Highlights of this Program for your individual Members:

- A Streamlined Mortgage Application process and special \$500 closing cost credit offer¹ for new and existing members.
- Home Equity financing for qualified borrowers (No closing costs/out of pocket costs option)
- Financial Education Seminars

Access to special financial products and services available only through the Citibank At Work Program for Associations:

- Free EZ-Checking Account with two monthly electronic bill payments or with a monthly direct deposit²
- Free first order of checks
- A complimentary Citipro® financial game plan
- Free access to Citibank Online with bill payment service
- Citiphone Banking® available 24 hours a day, 7 days a week
- Great offer on personal installment loans: 1% off qualifying rate at a financial center³

Citibank is committed to providing innovative solutions to help your members achieve their financial objectives. We are dedicated to providing them with valuable services and building a lasting relationship. If you would like to inquire about this special offer from Citibank, please contact:

- Toni Thomas, Citi at Work Relationship Manager (212) 559-7363 toni.thomas@citi.com
- Abdulrashid Abubakari, Personal Banker (646) 840-3005 abdulrashid.abubakari@citi.com

1 Closing Cost offer available to Citibank at Work clients only. Offer cannot be combined with any other closing cost offer

2 You can avoid monthly service fees and per-check fees by having either two or more electronic bill payments charged to, or a Direct Deposit credited to, your Regular checking account during each statement cycle. Otherwise a \$1,500 combined average balance is required to avoid the following fees: a monthly maintenance fee of \$9.50 (\$7.50 fee for accounts maintained in NY, NJ, CT) and a \$1 per-check fee after the first 10 checks are charged to your account in a statement cycle (a \$.50 per check fee applies to every check charged to accounts maintained in CA and NV). Charges for other account-related services also apply.

3 Must be employed by a Citibank at Work Client Company or member of a Citibank at Work association or community group. Citibank at Work customers receive 1% off the rate they qualify for at a Citibank Financial Center.

©2005 Citibank.

Citibank, N.A., Citibank FSB. Citibank (West), FSB, Citibank Texas, N.A. Member FDIC

Citibank with Arc Design, Live richly, and Citipro are registered service marks of Citigroup Inc.

