

#### HOW DO I ENROLL IN THIS PROMOTION?

As an existing Citibank checking customer and as a signer on your checking account, Citibank has selected you to receive this communication that provides you an opportunity to enroll in this promotion. **To enroll in the \$10 offer:** You can enroll in this promotion by visiting a Citibank branch and asking a Citibank Representative to enroll you and open a new eligible savings account, or by contacting a Citibank Representative by telephone (1-866-535-3906) and mentioning the Promotion Code (478P4D6YXD) to enroll and open a new eligible savings account; **To enroll in the \$35 offer:** You can enroll in this promotion by first clicking "Enroll Online Now" and proceeding to account opening to open a new eligible savings account; THEN on or before 5/31/17, you must make a minimum account opening deposit of \$100 into the new Citibank Savings Plus Account or Citi Savings Account. You must then maintain the \$100 deposit for seven (7) consecutive calendar days following the date the deposit was made. The primary signer needs to be enrolled in the promotion and fulfill the terms and conditions of the offer in order to be eligible for the promotion. Enrollment and participation in this promotion does not guarantee eligibility.

#### Important Information for Qualification:

1. The promotion offer may be modified or withdrawn at any time without notice, expires 5/31/17, is not transferable and cannot be combined with any other promotion offer. Limit of one savings account promotion offer per customer per promotion period and per account.
2. This offer is for the April 15, 2017 – May 31, 2017 promotion period. If you are enrolled in multiple savings account promotions during a promotion period, you will receive the bonus premium for the first savings account promotion offer for which you fulfill all offer requirements. If you enroll in two savings account promotions during the same promotion period, you will receive the bonus premium for the first savings account promotion offer for which you fulfill all offer requirements. However, if you meet the terms and fulfill all promotion requirements for two or more savings account promotion offers in the same promotion period, you will receive the higher

<https://x.emailmessage2.citibank.com/ats/msg.aspx?sg1=b529f66e12a75e677dbbecc8f0c840da>

2/3

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#### Jump-Start Your Savings With \$35 from Citibank.

bonus premium for the offer with the higher bonus value. The total value will equal the first promotion offer plus the difference in value of the second promotion offer, up to the higher offer value completed.

3. Offer is only applicable to qualified consumers and consumer accounts. You must be a signer on the targeted Checking account and a primary signer on the new Citibank Savings Plus Account or Citi Savings Account for which this promotion offer is intended for. You must be the primary signer ("Signer 1") on the new Citibank Savings Plus Account or Citi Savings Account in which you complete offer requirements.
4. Fiduciary, estate, business and certain trust accounts except Living Trusts are not eligible.
5. You must be at least 18 years of age to qualify for this promotion.
6. To be eligible for this limited-time promotion offer, you must currently have a consumer checking account in an eligible account package with Citibank.
7. At the time the cash bonus is to be credited to the Citibank Savings Plus Account or Citi Savings Account, the checking account and the new Citibank Savings Plus Account or Citi Savings Account must remain open and in good standing.
8. Customers who do not have a valid W-9 or W-8BEN on file will not be eligible to qualify for a bonus reward. Ask a banker to confirm that you have these documents on file before enrolling in this offer.
9. All accounts subject to approval and applicable terms and fees. Regular account charges apply.

\* A monthly service fee of \$30 applies to the checking account in The Citi Priority Account Package if combined average monthly balances of \$50,000 or more is not maintained. A monthly service fee of \$25 and a \$2.50 non-Citibank ATM fee applies to checking account in The Citibank Account package if combined average monthly balance of \$10,000 or more is not maintained. For details on consumer account package requirements and fees, see the Citibank Marketplace Addendum or visit [www.citi.com/compareaccounts](http://www.citi.com/compareaccounts).

**Important Tax Information:** The bonus will be reported to the IRS as interest, in the year received, as required by applicable law. Bonuses received by U.S. persons will be reported on IRS Form 1099-INT for the year received. Bonuses received by non-U.S. persons will be reported on IRS Form 1042-S for the year received. Customer is responsible for taxes and consulting a tax advisor. To be eligible for the bonus, a U.S. person must have a valid Form W-9 on file, and a non-U.S. person must have a valid Form W-8BEN on file, and the account must not be subject to back-up withholding.

Terms, conditions and fees for accounts, products, programs and services are subject to change.