THAT'S A WIN

Earn a bonus for up to **20 referrals.**

See details inside.

*Terms and Conditions

Offer valid through 9/30/18.

Speak to a Bank Representative for more details. The cash bonus will be credited to your checking account within 90 calendar days from the date when the customer you refer opens a qualifying account.

Limit twenty (20) referral bonuses per customer within the lifetime of your checking relationship with Citi. Your existing Citibank checking account must be open and in good standing at the time bonus payment is credited.

You can qualify to earn a \$100 cash bonus after the person you refer (Referee) who does not have an existing checking account with Citibank, opens a new checking account in an eligible Citibank consumer checking account package or opens a new eligible CitiBusiness® checking account. You are not eligible for this offer if the Referee was a signer on or owner of a Citibank consumer checking account or the CitiBusiness checking account within the last 180 calendar days. Referee must open a new eligible checking account by the expiration date on the certificate. You must have an existing eligible consumer checking account in an eligible consumer account package or have an existing eligible CitiBusiness checking account to qualify for this offer. Eligible consumer account packages for this offer are the Basic Banking Package, The Citibank Account Package, and The CitiPriority Account Package. Eligible CitiBusiness® Flexible Checking.

A single Referee's opening of multiple checking accounts does not increase the reward for Referrer (for example three new checking accounts equals \$100) unless one account is a consumer account and the other is business, in which case Referrer would earn \$200 for that Referee's account openings.

Important Tax Information: Offer limited to customers who are either citizens or resident aliens of the United States (U.S.) with a valid Form W-9 on file and the account must not be subject to backup withholding. The cash reward may be reported to the IRS as miscellaneous income on Form 1099-MISC in the year received, if the value of the award 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.

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

Employees of Citigroup Inc. and its affiliates and subsidiaries are ineligible to participate as a referrer under the terms of this offer.

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Earn a little extra with new referrals.

Every person you refer (maximum 20 referrals per customer) who opens a new eligible Citibank checking account means a **\$100 cash bonus for you.**

Simply enroll in our Member-Get-Member Program and tell your friends, family members and colleagues about all the benefits you enjoy with Citibank checking.

Friends and family who open an eligible account with Citi are also eligible for:

- A cash bonus for opening a new account
- A cash bonus for qualifying referrals
- Relationship pricing on select Citi products

Ask a Banker about program details.