

I've got the right job,  
the right bank and the  
right checking account.

## Citi® at Work Employee Benefits



**Citi at Work offers you access to services and products to make life easier and banking better:**

- No monthly service fees and non Citibank® ATM Fees with an eligible Citibank® Account Package when you sign up for direct deposit<sup>1</sup>
- Free first order of standard checks
- Enroll your checking account in Citi ThankYou® Rewards<sup>2</sup> and earn points for eligible linked products and services. Points can be redeemed for great rewards. For more information on Citi ThankYou® Rewards, visit [citibank.com/thankyou](http://citibank.com/thankyou).
- Rate discounts on Personal Loans and Custom Credit Line<sup>3</sup>
- Rate discounts on Home Equity Loans and Lines of Credit<sup>3</sup>
- Free financial education seminars on topics such as home buying, credit management, preparing for retirement and more!

### Mortgage Offers for Citi at Work clients:

- Clients with a checking account in The Citibank Account Package will receive \$500 off closing costs<sup>4</sup>
- Clients with a checking account in The Citigold® Account Package qualify for closing costs credits up to \$2,500 or mortgage rate discounts up to .375% based on the relationship balance.<sup>5</sup>

**Plus!** Receive individualized mortgage and pre-decision counseling to help you choose the mortgage right for you and you can rest assured your loan will close on time with our \$1,500 on-time closing guarantee.<sup>6</sup>

### Special offer for employees of The Home Depot:

**Citibank Client Services**  
**(866) 674-8871 xDEPO**

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

1 The monthly service fee and non-Citibank ATM fee is waived for a regular checking account opened in The Citibank Account Package as long as you have monthly direct deposit to the account. This is a benefit for employees of a company in the Citi at Work program. Otherwise a monthly service fee of \$20.00, and a \$2.00 non-Citibank ATM fee, will be charged when minimum balance requirements are not met. All accounts subject to approval. Charges for other account-related services apply. Fees charged by other institutions for your transactions on non-Citibank ATMs are beyond Citibank's control and are in addition to the fees listed here.

2 Separate enrollment of eligible checking account in Citi ThankYou® Rewards required. Eligibility and participation are subject to terms, conditions and restrictions. Customer must be a citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number. Taxes, if any, are customer's responsibility. You must complete 1 Bill Payment and 1 Direct Deposit each statement period in order to earn monthly ThankYou® Points for eligible products and services linked to your checking account. Citigold® and Citi Private Bank clients who do not complete these transaction requirements can earn points at a reduced level.

3 Subject to credit approval.

4 Subject to loan approval. The Credit at Closing may not be applied to the application fee. It may be applied to closing costs for the loan which include (1) appraisal fee and (2) customary third-party and government closing costs. Offer ends 3/31/2012.

5 Citigold Account Package is subject to standard account terms and conditions, including balance requirements to avoid fees. Mortgage discount is tiered and based on client's relationship balance with the bank. Additional terms and conditions apply. Ask for details. Subject to loan approval. Offer ends 3/31/2012.

6 If you are purchasing a home, we guarantee to close by the date specified in your purchase contract, unless prohibited by federal law\*, and further provided that the date is at least 30 days after the application date and the date of your purchase contract. If your loan fails to close on time due to a delay by Citibank Mortgage, you will receive a credit towards closing costs of \$1,500. Offer not available for refinance loans, co-ops, unapproved condos, residences under construction, community lending programs, and government loans. In Texas, the credit may not result in your receiving cash back. (\*Federal law requires certain disclosures be delivered to the borrower at least 3 business days before consummation. The Guarantee to close does not apply if such disclosures are required and your closing is delayed due to the 3 business day waiting period.) This is not a commitment to lend. All loans are subject to credit and/or property approval. Certain restrictions may apply on all programs. Offer cannot be combined with any other mortgage offer. Subject to loan approval.



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