



# Your Citi® Dividend Card account is changing.



For Citi® Card ending in

Jim Wang

Dear Jim Wang,

As a valued customer, we want to inform you that there will be changes to your Citi® Dividend Card Reward Program, including several enhancements.

**On July 1, 2010, the following changes will go into effect:**

- While you'll continue to earn 1% cash back on all your eligible purchases, you will no longer earn 2% cash back on purchases made at supermarkets, drugstores, gas stations, convenience stores and utilities, including cable.
- You may continue to request a check once you've earned 50 Dividend Dollars; however, checks will only be paid in increments of \$50.
- The Dividend Dollars you earn will not expire as long as you use your card at least once every 12 months. The Dividend Dollars you have earned prior to July 1, 2010, will not expire.
- All other program terms remain the same. You'll continue to earn cash back on every type of transaction including cash advances, balance transfers and shopping through the Citi Bonus Cash Center.<sup>®</sup>
- **Quarterly bonus promotions give you the opportunity to earn cash back faster.**
  - Earn at least **2% cash back** in selected popular rotating categories by enrolling each quarter.
  - For your first quarterly bonus promotion, starting July 1, 2010, **earn 5% cash back** at restaurants, on car rentals and hotels. To enroll in the first bonus promotion, **simply log into your account at citicards.com or call 1-800-231-0891.**
  - The next quarterly bonus promotion begins on October 1, 2010. Enrollment is required each quarter, so watch for details before that date.

**Plus, your Citi® Dividend Platinum Select® Card will become a Citi® Dividend World MasterCard.<sup>®</sup>**

Your current card is being replaced with a Citi Dividend World MasterCard, so your benefits will be expanded to include complimentary concierge service, price protection,<sup>1</sup> no pre-set spending limit<sup>2</sup> and much more. See the enclosed insert for more details. Please note, the Citi Dividend World MasterCard does not offer the Citi Photocard feature. You will receive your replacement card in the next few months.<sup>3</sup>

**Please be aware that you will be assigned a new account number.** You will need to notify merchants of your new account number to ensure your recurring payments stay on track. Keep in mind, all APRs and fees will remain the same.

It's easy to keep earning cash back – just continue to use your card every day.

Sincerely,

Ken Stork  
President and CEO  
Citibank (South Dakota), N.A.

**P.S. To take advantage of the quarterly bonus promotions, simply log into your account at citicards.com or call 1-800-231-0891.**

**Effective July 1, 2010:**

You can earn

**5% CASH BACK**

at restaurants, on car rentals and hotels from July 1 – September 30.

**Simply log into your account at citicards.com or call 1-800-231-0891 to enroll for each quarterly bonus promotion.**

Earn an average of

**5% CASH BACK**

when you shop through the Citi Bonus Cash Center<sup>®</sup> at [bonuscashcenter.citicards.com](http://bonuscashcenter.citicards.com).

Keep earning

**1% CASH BACK**

on all other eligible purchases and cash advances throughout the year.

<sup>1</sup> To receive the replacement card, your card account must be open and not default under any Card Agreement you have with us at all times. If your card account is closed for any reason, including if you convert to another card product, you may no longer be eligible to receive the replacement card.

<sup>2</sup> Please see back for important benefit information.