

International Personal Banking

IPB: ALL BRANCHES

Consumer Accounts Annual Percentage Yields (APY)* and Interest Rates

Rates Effective : January 6th through January 12th, 2009

Account Type	Minimum Req. Opening Balance	Household Relationship Balances															
		\$0 - \$24,999		\$25,000 - \$49,999		\$50,000 - \$99,999		\$100,000 - \$249,999		\$250,000 - \$499,999		\$500,000 - \$999,999		\$1MM - \$2,999,999		\$3,000,000 & Over	
		APY	Rate %	APY	Rate %	APY	Rate %	APY	Rate %	APY	Rate %	APY	Rate %	APY	Rate %	APY	Rate %
VARIABLE RATE **																	
Interest Checking ***	Any	0.05%	0.05	0.05%	0.05	0.05%	0.05	0.05%	0.05	0.05%	0.05	0.05%	0.05	0.05%	0.05	0.05%	0.05
Market Rate Account - Personal	\$25,000	0.25%	0.25	1.75%	1.73	1.75%	1.73	2.00%	1.98	2.00%	1.98	2.25%	2.23	2.25%	2.23	2.25%	2.23
Market Rate Account - Preferred	\$25,000	0.25%	0.25	2.00%	1.98	2.00%	1.98	2.25%	2.23	2.25%	2.23	2.50%	2.47	2.50%	2.47	2.50%	2.47
Citi Money Market	Any	0.10%	0.10	0.25%	0.25	0.25%	0.25	1.25%	1.24	1.50%	1.49	1.75%	1.73	1.75%	1.73	1.75%	1.73
Tiered Money Market	\$10,000	0.10%	0.10	1.01%	1.00	1.24%	1.23	1.50%	1.49	1.75%	1.73	2.00%	1.98	2.00%	1.98	2.00%	1.98
CERTIFICATES OF DEPOSIT *****																	
30 Day CD	\$10,000	0.10%	0.10	0.10%	0.10	0.10%	0.10	0.20%	0.20	0.20%	0.20	0.20%	0.20	0.20%	0.20	0.20%	0.20
60 Day CD	\$10,000	0.20%	0.20	0.20%	0.20	0.25%	0.25	0.50%	0.50	0.50%	0.50	0.50%	0.50	0.50%	0.50	0.50%	0.50
3 Month CD	\$10,000	0.25%	0.25	0.25%	0.25	0.50%	0.50	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75
6 Month CD	\$10,000	0.25%	0.25	0.25%	0.25	0.25%	0.25	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75
7 Month CD	\$10,000	0.25%	0.25	0.25%	0.25	0.50%	0.50	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75
9 Month CD	\$10,000	0.25%	0.25	0.25%	0.25	0.50%	0.50	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75
1 Year CD	\$10,000	0.25%	0.25	0.25%	0.25	0.50%	0.50	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75	0.75%	0.75
2 Year CD	\$10,000	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00
3 Year CD	\$10,000	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00	1.01%	1.00
4 Year CD	\$10,000	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24
5 Year CD	\$10,000	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24	1.25%	1.24

Notes:

- * Maximun account balance: \$300,000
 - ** Rates may change after your account is opened. Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings.
 - *** These products are no longer offered to new depositors.
 - **** The Annual Percentage Yield (APY) assumes interest remains on deposit until maturity. A fee will be imposed for early withdrawal. A withdrawal will reduce earnings.
- Rates on these accounts may change after your account is opened.

Requires eligible linked checking account. For the first 2 statement cycles new accounts earn the accelerated rate in their balance tier regardless of checking activity. Thereafter specific activity in the linked checking account is required to earn the accelerated rate. Accounts in EZ Banking packages are only eligible for the base or accelerated rate in the \$0 - \$9,999 balance tier regardless of the actual account balance. See the Marketplace Addendum for details.

The Citibank Option CD is a special one-year term Certificate of Deposit (CD) that allows you to transfer the entire balance during the term to a Citibank 1-year CD, without penalty. See client manual for details.

Product and rate information is accurate as of the date issued and is subject to change at any time. Fees could reduce earnings. For current interest rates and annual percentage yields, please call 1-800-627-3999. Text telephone users please call 1-800-945-0258.

For a complete description of the banking products and services offered by International Personal Banking, please refer to the Client Manual and International Personal Banking Marketplace Addendum. These materials include information concerning rates, balance computation methods, compounding and crediting of interest. For current rates call International Personal Banking CitiPhone Banking® at (813) 604-3000 or if you are hearing impaired, please call our text telephone at (TTY) 1 (800) 945-0258.

Additional account information is contained in our consumer accounts Client Manual, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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