

Please choose one or more products

Banking products and services are offered by Citibank, N.A. Member FDIC

Deposit Amount

- Checking:** Regular or Interest \$ _____
- Citibank® Rate Accelerator Money Market Account** \$ _____
- Citibank® Money Market Plus** \$ _____
- Other** _____ \$ _____

Checking Plus® (variable rate) Overdraft Protection

Amount Requested: I would like to apply for the following amount (\$500-\$25,000): \$ _____

Mortgage/Rent and Income Information (required for Checking Plus)

APPLICANT

Rent Own Live with Parents Other: _____

Monthly Housing Payment: \$ _____

About your income:

Yearly Personal Income \$ _____

Amount of Other Yearly Income \$ _____

CO-APPLICANT

Rent Own Live with Parents Other: _____

Monthly Housing Payment: \$ _____

About your income:

Yearly Personal Income \$ _____

Amount of Other Yearly Income \$ _____

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

Type of Account

- I am applying for individual credit in my own name
- We are applying for joint credit, relying on our joint income and assets

Citibank Debit Card Your checking account comes with a Debit MasterCard®

Select a Citibank Banking Card

(Choose one. An account can be enrolled in the ThankYou® Network or Citibank® / AAdvantage® Debit Card Program but not both.)

- Link my existing Citibank Banking Card to my new Account: CIN: _____
Citibank ATM or Debit Card # _____
- CIN: _____ (if joint)
Additional Citibank ATM or Debit Card # _____
- Issue a Citibank® Debit MasterCard® card and enroll in ThankYou® Network.¹**
Please select (optional): With PayPass and/or With PayPass Payment Tag
- Issue a Premium Citibank® / AAdvantage® Debit card.** (Get 4,000² bonus American Advantage airlines miles when you sign up. Then earn 1 mile for every \$1 spent, up to 100,000 miles per calendar year. Annual Fee \$65. Waived with a Citigold relationship.)
Apply eligible AAdvantage® miles² to my existing AAdvantage® membership number³ _____
Please select (optional): With PayPass and/or With PayPass Payment Tag
- Issue a Basic Citibank® / AAdvantage® Debit card.** (Get 2,000² bonus American Advantage airlines miles when you sign up. Then earn 1 mile for every \$2 spent, up to 60,000 miles per calendar year. Annual Fee \$25. Waived with a Citigold relationship.)
Apply eligible AAdvantage® miles² to my existing AAdvantage® membership number³ _____
Please select (optional): With PayPass and/or With PayPass Payment Tag
- Issue a Citibank® Banking Card** (Debit card without the MasterCard® feature, and is not eligible for a rewards program)

Citi® Diamond Preferred® Rewards Card

- **Competitive pricing** for Citi at Work customers.
- **10,000 ThankYou Points.** Receive 10,000 bonus ThankYou Points after you make at least \$300 in purchases within the first three months of account opening, redeemable for electronics, travel rewards, gift cards and more.
- **Earn 2 ThankYou Points** per dollar spent on purchases for the first 12 months. Earn one ThankYou Point per dollar spent thereafter.*
- **0% introductory APR** on purchases for 15 months from date of account opening.**
- **0% introductory APR** on balance transfers for 15 months for balance transfers completed within 4 months of account opening.** After that, the APR for purchases will be 12.99%. This purchase APR will vary with the market based on the Prime Rate.

* See Citi Diamond Preferred Rewards Card Disclosures for ThankYou Network Citi® Diamond Preferred® Rewards Card Terms and Conditions

** See Citi Disclosures, which include rates, fees and other cost information.

If applying for the credit card please complete and sign the authorization below. (For all other products, please sign the Signature card on next page)

By signing here, I certify that I have read the Citi Diamond Preferred Rewards Cards Disclosures and agree to and meet the Terms and Conditions of Offer for the Citi Diamond Preferred Rewards Card (as applicable), issued by Citibank (South Dakota), N.A., an affiliate of Citibank, N.A., the bank that takes my deposits, and I agree that Citibank, N.A. may share information it collects about me and about my account with Citibank (South Dakota), N.A.

Signature: _____ Date: _____

About Your Income (Please fill out only if applying for a credit card)

Total Annual Household Income \$ _____

Security Word*: _____

Alimony, child support or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation. Applicants under 21, please provide personal annual income.

**10 characters or less. Use letters or numbers. Please use one: best friend's last name; last 4 digits of a relative's or friend's phone number; pet's name; favorite teacher's name.*

Linked Accounts

You understand the account (except any new credit card account) you are opening and other accounts listed below will be linked for information and access to your Citibank Banking Card. Linked accounts will be used to calculate your total banking relationship. Non-checking balances will also be summarized on your monthly statement. Special rules apply for when you link a Citi Personal Wealth Management account. See the Citibank Client Manual and Marketplace Addendum for more details. You authorize Citibank to link the following accounts to your checking account.

Other Checking Account #: _____

Home Equity Line of Credit #: _____

Money Market Account #: _____

Mortgage Account #: _____

Credit Card #: _____

IRA/Keogh #: _____

Other: _____

Citi Personal Wealth Management Account #: _____

For Citibank Use Only

Citibanker Name _____ Phone # _____

Assigned FC #/Name _____ State _____

EDD questions to completed during account opening:*

- | | | |
|---|----------------------------|----------------------------|
| 1. Applicant's initial deposit or intended balance greater than \$1,000,000 | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 2. Applicant to send/receive EDD country wire transfers | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 3. Applicant an embassy/consulate employee | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 4. Applicant mailing, permanent or business address an EDD country? | <input type="checkbox"/> Y | <input type="checkbox"/> N |
| 5. Applicant a citizen of an EDD country? | <input type="checkbox"/> Y | <input type="checkbox"/> N |

**Please note that if a customer responds "Yes" to any of the above questions, the CUSTOMER PROFILE – ENHANCED INFORMATION form must be completed.*

CIRRUS ATMs overseas require a four digit numeric Personal Identification Number (PIN). If your PIN has five or six digits or alphabetic characters, be sure to visit your Citibank Financial Center or call 1-800-745-1534* to change your PIN before traveling abroad. Some CIRRUS ATMs require access to a primary checking account.

*To ensure quality service, calls are randomly monitored.

Important Information About Opening a New Account at Citigroup

To help the United States Government fight terrorism and money laundering, Federal law requires us to obtain, verify, and record information that identifies each person that opens an account. What this means for you: when you open an account, we will ask for your name, a street address, date of birth, and an identification number, such as a Social Security number, that Federal law requires us to obtain. We may also ask to see your driver's license or other identifying documents that will allow us to identify you. We appreciate your cooperation.



DATE: FIMP:

Citibank Account



Account Title: _____

Address: _____

Account Number(s): _____

	NAME/SIGNER	TAX ID NUMBER	ISSUE/LINK TO CARD
1			
2			
3			
4			

Check appropriate box: Individual Other _____ Check if Exempt Payee

By signing below, I: (1) certify my tax status; (2) agree to be bound by any agreement governing any account opened in the title indicated on this card.

TAX CERTIFICATION

Under penalties of perjury, I certify that: (1) The number shown on this form is my correct taxpayer identification number, and (2) I am not subject to backup withholding because: (a) I am exempt from backup withholding, or (b) I have not been notified by the Internal Revenue Service (IRS) that I am subject to backup withholding as a result of a failure to report all interest or dividends, or (c) the IRS has notified me that I am no longer subject to backup withholding, and (3) I am a U.S. citizen, U.S. Resident Alien or other U.S. person (as defined in the instructions).

CERTIFICATION INSTRUCTION: You must cross out item (2) above if you have been notified by the IRS that you are currently subject to backup withholding because you have failed to report all interest and dividends on your tax return.

The Internal Revenue Service does not require your consent to any provision of this Document other than the certifications required to avoid backup withholding.

Signer 1 Signature	Date	Signer 2 Signature	Date
Signer 3 Signature	Date	Signer 4 Signature	Date

DATE: FIMP:

Citibank Account



Account Title: _____

Account Number(s): _____

SIGNER 1 NAME (Please sign within the box below)	DATE	SIGNER 2 NAME (Please sign within the box below)	DATE
_____		_____	
SIGNER 3 NAME (Please sign within the box below)	DATE	SIGNER 4 NAME (Please sign within the box below)	DATE
_____		_____	

Forward to Signature Verification Unit

CITI® DIAMOND PREFERRED® REWARDS CARD DISCLOSURES

INTEREST RATES AND INTEREST CHARGES	
Annual Percentage Rate (APR) for Purchases	0% introductory APR for 15 months from date of account opening. After that, your APR will be 12.99% . This APR will vary with the market based on the Prime Rate.
APR for Balance Transfers	0% introductory APR for 15 months from date of account opening, when transfers are completed within 4 months from date of account opening. After that, your APR will be 12.99% . This APR will vary with the market based on the Prime Rate.
APR for Cash Advances	25.24% This APR will vary with the market based on the Prime Rate.
Penalty APR and When it Applies	Up to 29.99% , based on your creditworthiness. This APR will vary with the market based on the Prime Rate. This APR may be applied to your account if you: (1) Make a late payment or (2) Make a payment that is returned. How Long Will the Penalty APR Apply? If your APRs are increased for either of these reasons, the Penalty APR will no longer apply to existing balances on your account if you make the next six consecutive minimum payments when due. However, the Penalty APR may apply to new transactions indefinitely.
How to Avoid Paying Interest on Purchases	Your due date is at least 23 days after the close of each billing cycle. We will not charge you any interest on purchases if you pay your entire balance by the due date each month.
Minimum Interest Charge	If you are charged interest, the charge will be no less than 50 cents.
For Credit Card Tips from the Federal Reserve Board	To learn more about factors to consider when applying for or using a credit card, visit the website of the Federal Reserve Board at http://www.federalreserve.gov/creditcard .

FEES	
Annual Fee	None
Transaction Fees • Balance Transfer • Cash Advance • Foreign Purchase Transaction	Either \$10 or 5% of the amount of each transfer, whichever is greater. Either \$10 or 5% of the amount of each cash advance, whichever is greater. 3% of each purchase transaction in US dollars.
Penalty Fees • Late Payment • Returned Payment	\$15 on balances up to \$100 \$29 on balances of \$100 up to \$250 \$39 on balances of \$250 and over \$39

How We Will Calculate Your Balance: We use a method called "daily balance."

The information about the costs of the card described in this application is accurate as of 05/2010. This information may have changed after that date. To find out what may have changed, write to us at Citibank, P.O. Box 6116, Sioux Falls, SD 57117-6116.

Loss of Introductory APR: We may end your introductory APR and apply the Penalty APR if you make a late payment.

CITI CARDS DISCLOSURES TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. If you are married, you may apply for a separate account. Citibank (South Dakota), N.A. ("we" or "us") is the issuer of your account.
- Federal law requires us to obtain, verify, and record information that identifies each person who opens an account in order to help the government fight the funding of terrorism and money laundering activities. To process the Application Form, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents from you as well.
- To process the Application Form for a new account, it must be:
 1. Accurately completed,
 2. Signed and verifiably correct.
- Please return signed application to the Bank at Work officer to send via secure pouch to Citi Cards.
- Please allow four weeks from date of submission to process a completed application.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. In the future, we may provide you with promotional balance transfer opportunities. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi® Diamond Preferred® Rewards Card, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your yearly income or assets and a review of your credit report. You will be informed of the amount of your credit limit when you receive your card. Some credit limits may be as low as \$500. Please note that cash advances may be limited to a portion of your credit limit.
- Please see the enclosed additional Disclosures for important information.

Terms and Conditions continued on reverse >>

BALANCE TRANSFERS INSTRUCTIONS

Just follow these simple steps to start saving money by transferring balances from your high-interest credit cards.

1. After receiving your card, you may call our customer service number to transfer your high rate balances
2. You may transfer any amount, but the total amount of your balance transfers and balance transfer fees must be less than your available credit line. You should not transfer the amount of any disputed purchase or other charge. If you do, you may lose your dispute rights. You may not transfer balances from other accounts issued by Citibank (South Dakota), N.A. or its affiliates.
3. Continue to pay the other credit card issuer until we notify you in writing that we have approved the balance transfer. When we do, we pay the amount of the balance transfer directly to that issuer.
4. Keep your account in good standing. If you default under any card agreement you have with us, you may lose any promotional APR on the balance transfer. We may not approve future balance transfers either.

**THANKYOU® NETWORK CITI DIAMOND PREFERRED REWARDS CARD
TERMS AND CONDITIONS**

Thank You Network is offered to certain cardmembers (“you”) at the sole discretion of Citibank (South Dakota), N.A. (“we”), the issuer of your card account (“Card Account”). ThankYou Network or any portion thereof may be revised or terminated with 30 days prior written notice. Any revisions may affect your ability to use the ThankYou Points you have already accumulated. If ThankYou Network is terminated, you will only have 90 days from the ThankYou Network termination date to redeem all your accumulated ThankYou Network points (“ThankYou Points”). However, ThankYou Network rewards may be changed or substituted, as well as ThankYou Point levels required for specific ThankYou Network rewards adjusted, at anytime without prior notification.

Unless you are participating in a limited-time promotional offer, you will earn one ThankYou Point for every dollar you spend on purchases (no other transactions qualify to earn ThankYou Points). Limited time promotional offers do not apply to personal banking transactions you make with your card. So, you will earn only 1 point on these transactions.

You can earn up to 75,000 ThankYou Points during any calendar year (eligible purchases appearing on your January-December billing statements). You may only earn ThankYou Points on your Card Account as long as it is open and current. ThankYou Points expire five years from the end of the month in which they are earned unless ThankYou Network is terminated.

If you are approved for a Card Account, a ThankYou Network Member Account (“ThankYou Member Account”) will be set up for you. ThankYou Points post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account. ThankYou Points may not be redeemed and may be lost if your Card Account is not open or current.

**CITIBANK® DEBIT MASTERCARD® / THANKYOU NETWORK
TERMS AND CONDITIONS**

For Citibank® Debit MasterCard® / ThankYou Network – (1) Enrollment eligibility, qualifying accounts and services, and point accrual and redemption are subject to Citibank Program ThankYou Network Terms and Conditions; other terms and conditions apply. Customer must be citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number. Taxes, if any, are the customer’s responsibility. Accordingly, Citibank recommends that the customer

consult their tax advisor. No fees for account enrollment or participation in ThankYou Network; regular account charges apply. ThankYou membership and ThankYou Point redemption are limited to the primary (first) checking account signer as established by Citibank. Points for debit card purchases are subject to qualifications in terms and conditions and will be rounded down to the nearest whole dollar on a transaction-by-transaction basis.

**CITIBANK® / AADVANTAGE® DEBIT CARD
TERMS AND CONDITIONS**

For Citibank® / AAdvantage® Debit Cards – (2) Bonus miles are awarded to account holder within 2-3 checking account billing cycle after your enrollment in the Citibank® / AAdvantage® Debit card. (3)The maximum number of AAdvantage® miles you can earn per calendar year is 60,000 AAdvantage® miles for the Basic Citibank® / AAdvantage® Debit card and 100,000 AAdvantage® miles for the Premium Citibank® / AAdvantage® Debit card. AAdvantageExecutive Platinum®, AAdvantage Platinum® and AAdvantage Gold® members are excluded from these limits. AAdvantage® miles can be earned on signature-based purchases, Internet purchases, purchases made over the phone or through the mail and POS purchases when “credit” is selected. Earned AAdvantage® miles will appear on your Citibank periodic statement upon transaction settlement and posted to your AAdvantage® account within 45 days of the date on the periodic checking account statement. AAdvantage® miles earned from transactions authorized during one statement cycle and settled in the following statement cycle will appear the following statement cycle. Citibank reserves the

right to terminate, change or modify the conditions under which AAdvantage® miles are earned. Fees apply. American Airlines reserves the right to change AAdvantage® program rules, regulations, travel awards and special offers at any time without notice and to end the AAdvantage® program with six months’ notice. Any such changes may affect your ability to use the mileage awards or credits that you have accumulated. Members may not be able to obtain all offered awards at all times or use awards for all destinations or on all flights. AAdvantage® travel awards, mileage accrual and special offers are subject to government regulations. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit www.aa.com/aadvantage. American Airlines, AAdvantage and AAdvantage with Scissor Eagle Design are registered trademarks of American Airlines, Inc. Citibank is not responsible for products or services offered by other companies.