



FOR IMMEDIATE RELEASE
Citigroup Inc. (NYSE: C)

***CITI FORWARDSM: THE ONLY CREDIT CARD THAT REWARDS CONSUMERS
FOR USING CREDIT WISELY***

***A Unique Card That Lowers The Purchase Interest Rate and Provides
ThankYou Points For Responsible Financial Behavior***

Citi Forward by MySpace Offers Additional Rewards For Socially Responsible Acts

NEW YORK, NY – March 4, 2009 – Citi, a leading provider of credit cards, today launches [Citi Forward](#), a credit card designed to meet the specific financial needs and interests of today's consumers. Specially built to help consumers maintain healthy credit, Citi ForwardSM is the only credit card that lowers the purchase interest rate by a quarter percent when cardmembers [use credit wisely](#) and rewards them with ThankYou Points each billing period for paying on time and staying under the credit line.

Citi is also teaming up with MySpace to offer [Citi Forward by MySpace](#), a card that rewards cardmembers for both financial *and* social responsibility. Citi Forward by MySpace cardmembers will receive the same benefits and incentives for using credit wisely as well as the opportunity to earn additional ThankYou Points for completing socially responsible acts, such as donating to a local food drive, going paperless, switching to energy efficient light bulbs, volunteering and more.

"Citi is committed to providing today's consumers with the products, guidance and financial resources they need to use credit wisely," says George Awad, CEO, Citi Cards. "Citi Forward was created to help consumers make good credit decisions by rewarding them for responsible financial behavior. The opportunity to earn purchase APR reductions and receive ongoing credit education provides consumers with the foundation to build and maintain a strong credit history and financial future."

George added, "Our partnership with MySpace provides consumers with exclusive rewards and experiences they can't find anywhere else."

Understanding Credit Responsibility

In addition to rewarding cardmembers for good financial behavior, Citi Forward offers a variety of credit education and online features to help keep cardmembers' credit healthy:

- [Spend Tracker](#) to estimate your categorized spending and see how it stacks up against others in a simple, easy-to-use online tool
- [Custom bill dates](#)

- Categorized monthly statement that breaks down spending into categories to quickly see where money is being spent.
- Email or text alerts when payment is due, approaching the credit line, payment notifications, and more
- Free credit education tips and interactive tools at UseCreditWisely.com

Great Built-in Features and Benefits

- Quarter percent purchase APR reduction when making a purchase, staying under the credit line and paying on time three billing periods in a row
- 100 ThankYou Points each billing period for paying on time and staying under the credit line
- 5 ThankYou Points for every \$1 spent on restaurants, books, music and movies
- 1 ThankYou Point for every \$1 spent on other purchases
- Citi Forward by MySpace: 100 ThankYou Points for completing each chosen socially responsible act
- No annual fee

Citi Forward includes free membership in Citi's ThankYou Rewards Network. ThankYou Points can be redeemed for millions of items, including a wide array of merchandise and experiences, such as gift cards at leading retailers, travel, student loan rebates, charitable donations and much more.

Citi Forward by MySpace cardmembers can also redeem ThankYou Points for exclusive rewards and experiences from MySpace, such as music downloads, the Impact Maker Fundraising package, VIP concert experiences, private concerts for cardmember and friends in a small venue, trips to movie premiere screenings, trips to a charity gala and much more.

For more information or to sign up for the card, visit www.citiforward.com or www.myspace.com/citiforward. Follow Citi_Forward on Twitter.

About Citi

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 140 countries. Through its two operating units, Citicorp and Citi Holdings, Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, and wealth management. Additional information may be found at www.citigroup.com or www.citi.com.

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