

FOR IMMEDIATE RELEASE
Citigroup Inc. (NYSE: C)
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CITI CARDS INTRODUCES NEW THANKYOU CREDIT CARDS

***Customer Feedback Shapes Citi ThankYouSM Cards Features and Benefits;
New Ways to Earn Points, No Limit on Points Earned,
and No Foreign Exchange Fees on Two New Cards***

NEW YORK, NY, January 4, 2011 – In response to customers' feedback on what they want in a rewards card, [Citi Cards](#), a leading innovator in cards and payment technologies, introduces the Citi ThankYouSM Cards, a new line-up of credit cards that offers enhanced features and benefits so cardmembers earn more as members of Citi's award-winning ThankYou Rewards program. Customers will have the ability to choose the card level that best suits their needs—whether it means a card that provides additional point earning opportunities in select categories, no expiration of points at all, no fee for foreign purchase transactions and even complimentary companion travel. No matter which card a customer prefers, each card level offers ways for customers to earn bonus points and there is no limit to the number of points customers can earn.

The new Citi ThankYou Cards are: Citi ThankYouSM Card, Citi ThankYouSM Preferred Card, Citi ThankYouSM Premier Card and Citi ThankYouSM Prestige Card.

"Citi is continually speaking with existing and prospective customers to better understand what they are seeking in a rewards card. What we've heard is that consumers want more flexibility, control and convenience," said Terry O'Neil, Executive Vice President of Citi's North America Credit Card division. "With this in mind, and with our steadfast commitment to investing in our customers, we developed the new Citi ThankYou Card product suite which offers more opportunities to earn points faster, and in more meaningful ways. Now, the connection between their credit card and the award-winning Citi ThankYou Rewards program will be even more clear to card members every time they use their card."

The Citi ThankYou Card offers rewards and benefits where customers can choose what best fits their needs and lifestyle:

Citi ThankYou / Citi ThankYou Preferred Card

- No limit to the points earned
- No expiration on points, with a purchase made every 12 months
- Earn 1 ThankYou Point for every dollar spent on purchases
- Earn a bonus for each year of card membership up to a maximum of 3%
- Earn 100 bonus points for enrolling in Paperless Statements
- Earn 100 bonus points for registering for Account Online
- Earn extra bonus points for shopping through the ThankYou Bonus Center, a network of 400+ retailers
- No annual fee
- No pre-set spending limit on the Citi ThankYou Preferred Card

Citi ThankYou Premier Card, all the benefits above, plus:

- Points do not expire
- Earn 1 point per 1 mile flown on any airline

- 20% bonus points (1.2) ThankYou Points per \$1 spent at supermarkets, drug stores, gas stations, commuter transportation and parking merchants
- Earn a bonus for each year of card membership up to a maximum of 5%
- Earn 200 bonus points for enrolling in Paperless Statements
- Earn 200 bonus points for registering for Account Online
- Access to a dedicated concierge unit
- Pay no foreign exchange fees on purchases
- Receive 15% discount on all air travel through Citi's travel benefits provider, Spirit Incentives
- Receive a complimentary domestic companion airline ticket each year
- \$125 annual fee

Citi ThankYou Prestige, all the benefits of the Citi ThankYou Premier Card, plus:

- 30% bonus points (1.3) ThankYou Points per \$1 spent at supermarkets, drug stores and gas stations
- Earn 300 points for enrolling in Paperless Statements
- Earn 300 bonus points for registering for Account Online
- Receive a complimentary domestic or international companion airline ticket each year
- Enjoy airport lounge access with a complimentary Priority Pass membership for cardmember plus 2 guests
- Automatic Gold Status in the Hilton HHonors program
- \$500 annual fee

Cardmembers can redeem their points at thankyou.com, Citi's award-winning ThankYou Rewards program. With new items every month, from state-of-the-art electronics to rock climbing lessons, ThankYou Rewards members can get the rewards they really want, from travel, brand-name goods, and gift cards at favorite stores, to unique experiences and charitable donations. Reward options start at as low as 100 points. If members don't find what they are looking for in the ThankYou Rewards collection, they can create their own reward through the exclusive Your Wish Fulfilled service.

Terry O'Neil adds, "As part of the launch, some of our existing rewards cards will be re-named into the ThankYou Card suite to make the enhanced features and benefits of the new cards available to existing customers too. The cards are a great addition to Citi's suite of rewards-based credit cards. No matter what rewards benefit consumers are interested in - whether they are looking to earn ThankYou Points, Travel Rewards, or Cash-Back - we have a variety of credit card options to meet their needs." For anyone interested in learning more about Citi's rewards-based credit cards, please visit: <https://creditcards.citi.com/find-a-credit-card-by-feature>.

For more information on Citi ThankYou Cards, go to thankyoucard.citi.com. To view a video on Citi ThankYou Cards and download b-roll, soundbites from Terry O'Neil, and card images, go to: <http://tmqpr.com/MNR/CitiThankYouCards/index.html>.

About Citi

Citi, the leading global financial services company, has approximately 200 million customer accounts and does business in more than 160 countries and jurisdictions. Through 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, transaction services, and wealth management. Additional information may be found at www.citigroup.com or www.citi.com.

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Media Contacts:

Tami McCarthy
TMG
212.300.6430

Liz Fogarty
Citi
212.559.0486