



Life should be full of good things. Same goes for banking.

Enjoy these great benefits.
You're entitled to them just for being part of the
Citibank at Work program.

- Free financial education seminars on topics such as credit management, preparing for retirement, home buying and more
- Get a choice of:
 - Free checking with monthly Direct Deposit or two monthly bill payments¹
 - Free Access Account when linked to a savings account or with monthly Direct Deposit²
- A complimentary Citipro® financial review
- Special low pricing for Citibank® at Work customers on a Citi Diamond Preferred Rewards Card with a bonus of 10,000 ThankYou Points after you make \$100 in purchases within 3 months of account opening, redeemable for a \$100 gift card³
- Free access to Citibank® Online with bill payment service
- \$500 off closing costs on first mortgages⁴
- Competitive rates on Home Equity Lines of Credit
- Preferred pricing on Personal Loans⁵
- 1% principal reduction on Federal Consolidated Loans⁶
- \$50 annual savings on Women & Co.® membership
- Global money transfers to select countries

In addition, you can enroll in **ThankYouSM Network**, which gives you great rewards for the banking you do every day, free.⁷ Just one of the many advantages you'll enjoy with **Citibank at Work**.

For more information on these great benefits,
contact a Citibank at Work representative:

- Visit www.citibank.com/locations to find your nearest Citibank Financial Center
- Or call 1-800-ALL-CITI
- Or visit www.citibankatwork.com/?company=mdc



¹ The Citibank package is free of monthly maintenance and per-check fees with a monthly Direct Deposit while you are an employee of a company in the Citibank at Work program. The Citibank EZ Checking package is free of monthly maintenance and per-check fees with two or more qualifying electronic bill payments from, or a Direct Deposit to, a Regular Checking account during the monthly statement period. Otherwise, when the applicable minimum balance requirement is not met, your package will be subject to a maintenance and a per-check fee. Qualifying electronic bill payments are individual or recurring bill payments that you make to a third party: by pre-authorized transfer; using Citibank® Online; or using CitiPhone Banking® bill payment services. Staff-assisted bill payments are subject to a monthly service charge of \$4.95. Payments you made by check do not qualify. Charges for other account-related services apply.

² You can avoid the monthly fee by having Direct Deposit to your Access Account during the statement cycle or if you open a Day-to-Day Savings Account with a minimum deposit of \$25.00 and include this account in your Access Account relationship package. If you do not have Direct Deposit or a Day-to-Day Savings Account in your Access Account relationship package, then your account is subject to a \$3.00 monthly maintenance fee.

³ The Citi Diamond Preferred Rewards Card is issued by Citibank (South Dakota) N.A. Bonus points can only be earned by new Citi® Diamond Preferred® Rewards card members approved through this offer. Points will become available for redemption when they are transferred from your credit card account to your ThankYou Member Account, which may take 1 to 2 billing cycles.

⁴ Discount applies to \$500 credit toward closing costs. This offer cannot be combined with other offers. Subject to change without notice. Applications are subject to credit approval. First mortgage products are made available through CitiMortgage, Inc., an equal housing lender. CitiMortgage, Inc. does business as Citicorp Mortgage in NM.

⁵ Must be employed by a Citibank at Work client company, or member of a Citibank at Work association or community group. Personal Loans are offered by Citibank, N.A.

⁶ Federal Consolidated Loans are offered by the Student Loan Corporation is a subsidiary of Citibank, N.A.

⁷ Separate enrollment of the checking account is required. Enrollment eligibility, qualifying accounts and services, and point accrual and redemption are subject to the Citibank Program ThankYou Network Terms and Conditions.

