

Reward yourself for a life well-lived.

Presenting the Citi[®] ThankYou[®] Premier Card with brand new benefits and three great ways to earn even more points.

NEW!

3X POINTS ON DINING OUT & ENTERTAINMENT

2X POINTS ON AIRFARE & HOTELS1X POINTS ON OTHER PURCHASES

ON DINING OUT & ENTERTAINMENT



Earn 3 points per \$1 spent everywhere from your neighborhood café to your favorite fine-dining spot, from theatre performances to sporting events.

Plus, ThankYou[®] cardmembers can purchase tickets to special experiences such as comedy shows and live music events. And all eligible Citi[®] cardmembers can purchase pre-sale and preferred tickets to more events and VIP packages with Citi[®] Private Pass.[®]





ON AIRFARE & HOTELS

DOUBLE UP WITH REWARDING TRAVEL BENEFITS

Earn 2 points per \$1 spent on airfare and hotels. Whether it's a relaxing spa weekend or a two-week voyage overseas, you'll be rewarded for your travels.

You'll also enjoy exclusive travel benefits like no foreign transaction fees on purchases. And 20% fewer points are needed when you redeem them for airfare through the Citi ThankYou® Travel Center. Need a recommendation? Take advantage of Citi Concierge Service so you can make memories today.



OTHER

PURCHASES

EVERYDAY PURCHASES EARN YOU REWARDS THAT ARE NOT SO EVERYDAY

Earn 1 point per \$1 spent on other purchases – everything from buying clothes to stocking up on groceries to filling up the gas tank. Then, redeem your points for gift cards from your favorite retailers, like Brooks Brothers, Ann Taylor and West Elm.

Use your Premier Card as your everyday card, and then turn those points into memories that will last a lifetime.



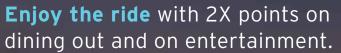


WE CAN'T **THANKYOU** ENOUGH













WE CAN'T **THANKYOU** ENOUGH





CITI thankyou



CITI THANKYOU[®] PREFERRED CARD



CITI PRESTIGE® CARE

Earn 3X points however you choose to travel. Then turn those choices into extraordinary rewards.



2X DINING & ENTERTAINMENT



APPLY TODAY >>



Click. Tap.

Swipe.

And get a response in as little as 60 seconds.



It's easier than ever to get the card that helps you **earn points fast**.



Don't wait to apply for the card that's now **twice as rewarding**.

Apply from virtually anywhere.

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9:00 AM

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citi.com/applythankyoupreferredcard

Apply by phone, call 1-800-601-8329 or **Scan** this QR code



100%

Respond by 08/15/14 and have your Invitation Number ready: XXXXXXXXXXXXX

Start earning more points today.



Don't wait to apply for the card that's now **twice as rewarding**.



It starts with a low, long lasting intro rate.

0% Intro APR for 18 months on balance transfers and purchases With the Citi ThankYou Preferred Card, you'll enjoy a 0% Intro APR on balance transfers for 18 months from the date of first transfer and 0% Intro APR on purchases for 18 months from the date of account opening. After that, the APR will be 12.99% variable.

12.99% variable APR after that

All balance transfers must be completed within 4 months of accounting opening. There is a 3% balance transfer fee (minimum \$5) for each transfer.

Plus, earn twice the points on dining out and on entertainment.

2X Dining & Entertainment

Earn 2 points per \$1 spent every time you visit your neighborhood pizza joint, score tickets to cheer for your favorite team or download the latest music.

And earn points every day.



You'll also earn 1 point per \$1 spent on other purchases. From filling your pantry to filling up your tank, those points really add up. There are no limits on the points you can earn – and your points do not expire.

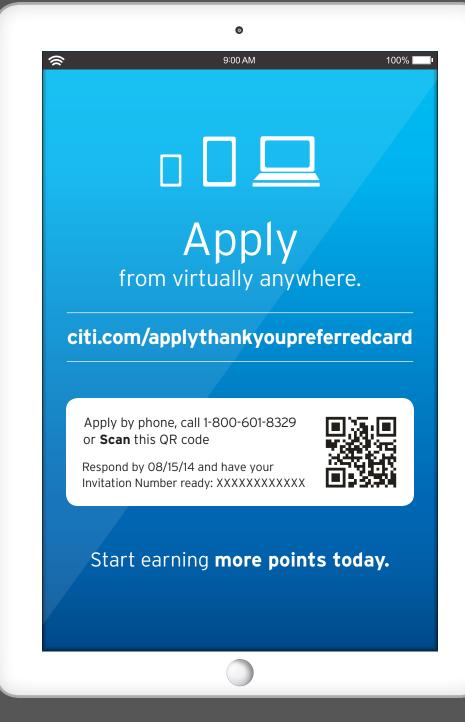
Redeem your points for **virtually anything**.

Choose from a variety of rewards, including merchandise, hotel stays, and gift cards from popular retailers like:*



Go online and **apply today.**

You can choose to stop receiving "prescreened" offers of credit from this and other companies by calling toll-free 1-888-5-OPTOUT (1-888-567-8688). See <u>PRESCREEN &</u> <u>OPT-OUT NOTICE</u> on the other side for more information about prescreened offers.



* Pricing Terms: Introductory period will be 0% for 18 months from the date of account opening on purchases and 0% for 18 months from date of first balance transfer. All balance transfers need to be completed in the first 4 months. After the introductory period ends, your standard APR for purchases will be applied to unpaid promotional balances, new purchases and balance transfers. The standard variable APR for purchases for the Citi ThankYou Preferred Card is 12.99%. The standard variable APR for cash advances is 25.24%. The variable penalty APR is up to 29.99% and may be applied if you make a late payment or make a payment that is returned. Minimum finance charge \$0.50. Fee for Foreign Purchases – 3% of each purchase transaction in U.S. dollars. Cash advance fee – either \$10 or 5% of the amount of each transfer, whichever is greater.

New cardmembers only. Subject to credit approval. Additional limitations, terms and conditions apply. You will be given further information when you apply.

CITI THANKYOU® REWARDS CITI THANKYOU® PREFERRED CARD TERMS AND CONDITIONS

 Citi ThankYou Rewards is offered to certain cardmembers ("you") at the sole discretion of Citibank, N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou Rewards 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 Rewards is terminated, you will only have 90 days from ThankYou Rewards termination date to redeem all your accumulated ThankYou Points ("ThankYou Points"). Rewards offered by ThankYou Rewards and the ThankYou Point levels required for specific rewards are subject to change without notice. Unless you are participating in a limited-time offer, you will earn:

- 2 ThankYou Points for every dollar you spend on purchases at restaurants and on select entertainment merchants, including sports promoters, theatrical promoters, movie theaters, amusement parks, tourist attractions, record stores and video rental stores;
- 1 ThankYou Point for every dollar you spend on all other purchases.

Restaurants are classified as dining establishments that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for take-out, and include bars, cocktail lounges, discotheques, nightclubs, taverns and fast food restaurants. **Sports promoters** are classified as merchants that operate and promote live sporting events (professional or semi-professional), and may also include sports stadiums. **Theatrical promoters** are classified as merchants that operate live theatrical productions or concerts, and include ticketing agencies. **Movie theaters** are classified as establishments that sell tickets and refreshments for movie productions. **Amusement parks** (including zoos, circuses and aquariums) are classified as establishments that operate parks or carnivals and offer mechanical rides and games and/or live animal shows. **Tourist attractions and museums** (including art galleries) are classified as establishments that sell CDs and related items, including online record stores. **Video rental stores** are classified as merchants that rent DVDs and/or games and related equipment for consumer use, including online video rentals. We do not determine how merchants or establishments are classified; however, they are generally classified based upon the merchant's primary line of business. We reserve the right to determine which purchases qualify for this offer. Purchases made at warehouse clubs, discount stores, department stores and convenience stores.

 You may earn ThankYou Points as long as your Card Account is open and current. If your Card Account is closed, you will not be able to earn ThankYou Points and you will lose any accumulated ThankYou Points that have not been transferred to your ThankYou[®] Member Account. Balance transfers, cash advances, convenience checks, returned purchases, disputed or unauthorized purchases/fraudulent transactions, finance charges, Card Account fees, and fees for services and programs you elect to receive through us do not earn ThankYou Points unless otherwise specified. If you do not already have a ThankYou Rewards Member Account ("ThankYou Member Account"), one will
be set up for you. ThankYou Points earned from purchases 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. (Bonus ThankYou Points may take one to two additional billing cycles to post to your Card
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.

**ThankYou Point values and the rewards available for redemption are subject to change at any time. Check <u>thankyou.com</u> for the most up-to-date reward collection. Citi is not responsible for products or services offered by other companies.

<u>PRESCREEN & OPT-OUT NOTICE:</u> This "prescreened" offer of credit is based on information in your credit report indicating that you meet certain criteria. This offer is not guaranteed if you do not meet our criteria. If you do not want to receive prescreened offers of credit from this and other companies, call the consumer reporting agencies toll-free at 1-888-5-OPTOUT (1-888-567-8688) or write to any of the following consumer reporting agencies: Experian Information Solutions, P.O. Box 919, Allen, TX 75103; Equifax Options, P.O. Box 740123, Atlanta, GA 30374-0123; TransUnion, P.O. Box 505, Woodlyn, PA 19094-0505.

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To apply for a different Citi card simply go online to citicards.com. Terms may vary.



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purchase d) **9** points earn lus 0 gre σ Enjoy

0% Intro APR for 18 months on balance transfers and pure

Other Purchi

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*See details inside.

Click.

Tap.

Swipe.

And get a response in as little as 60 seconds.



It's easier than ever to get the card that helps you **earn points fast**.