

Citi Private Bank Client Web Site Quick Reference Guide

This quick reference guide is designed to help you get started using the Citi Private Bank client Web site. These steps will show you how to access the site for the first time, set your Web preferences and navigate through your accounts.

Initial Login

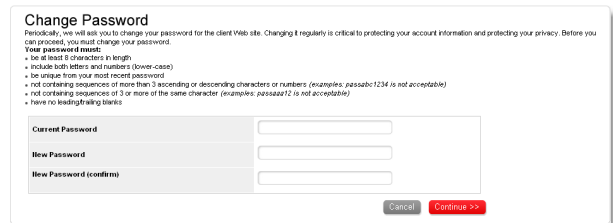
STEP 1

Visit www.privatebank.citibank.com and enter the username and initial password you received in the mail or over the phone.



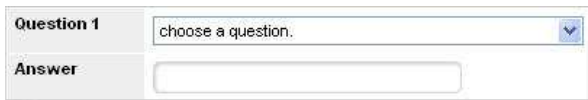
STEP 2

Please change your password to something that is memorable, and familiarize yourself with the security requirements, which are for your protection.



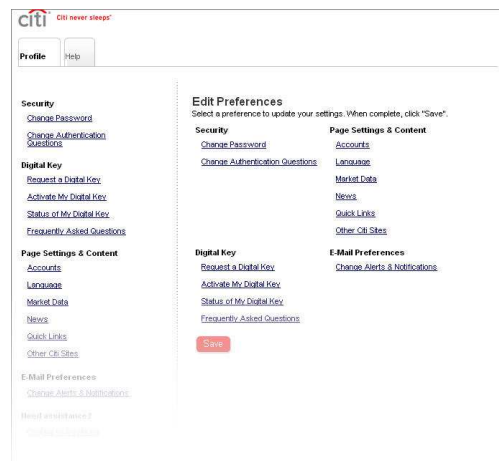
STEP 3

Select and answer 5 authentication questions, these will be used to identify you if you should need to contact Global Web Services and Support. Please choose memorable questions and ensure you keep the answers confidential.



STEP 4

My Profile (available at the top of each page) allows you to change the way you view your information, including language, news and chart types.

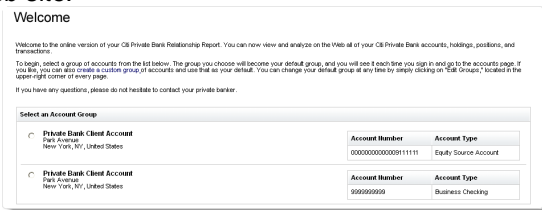


Citi Private Bank Client Web Site Quick Reference Guide

Finding Your Accounts, Viewing Transactions, Holdings, Reports and Statements

STEP 1

The initial login process requires you to choose a default Account Group. This Account Group will be the one that appears first when you log into the client Web site.



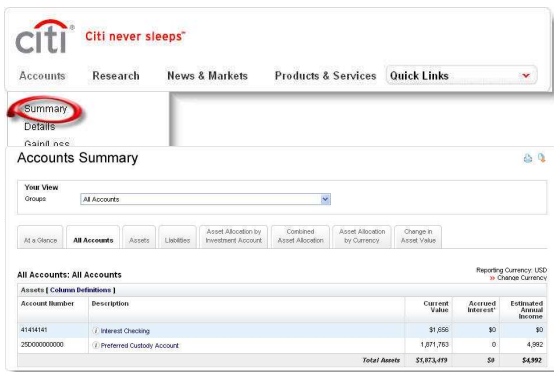
STEP 2

To view one of your other Account Groups, select it from the drop down list near the top of the page.



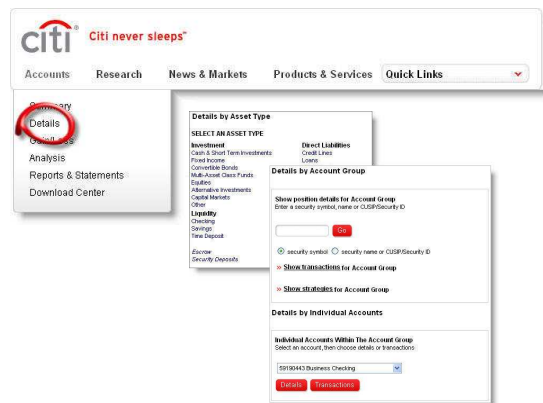
STEP 3

Use the 'Accounts' tab to view your accounts, holdings and transactions. From here you can navigate to various analysis and summary pages.



STEP 4

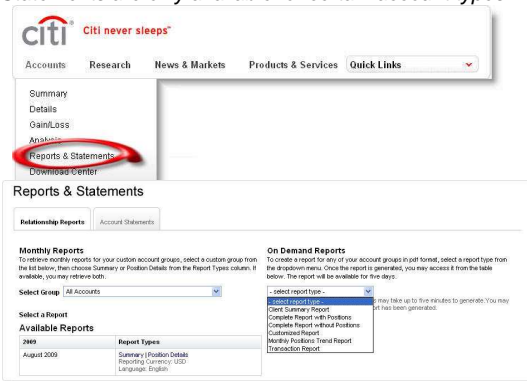
To view account details by asset class, account or holdings, click on the 'Details' link.



STEP 5

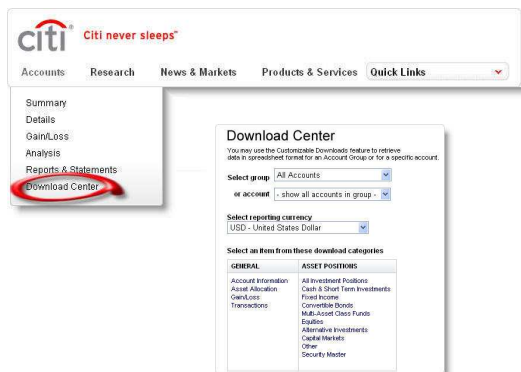
To view your Relationship Report or create a customized report, select the 'Reports & Statements' tab, and then select your options.

Note: Statements are only available for certain account types.



STEP 6

You may use the 'Download Center' feature to retrieve data in spreadsheet format for an Account Group or for a specific account.



Citi Private Bank Client Web Site Quick Reference Guide

Communicating With Citi Private Bank

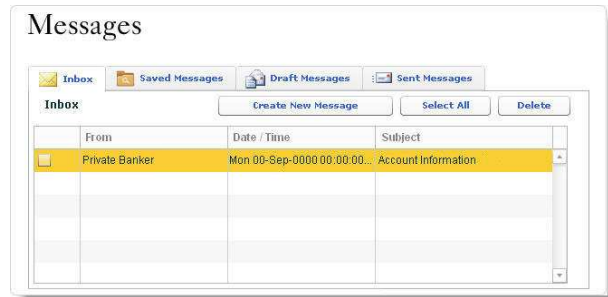
STEP 1

The 'Message Center' link (available at the top of every page) allows you to communicate with Citi Private Bank.



STEP 2

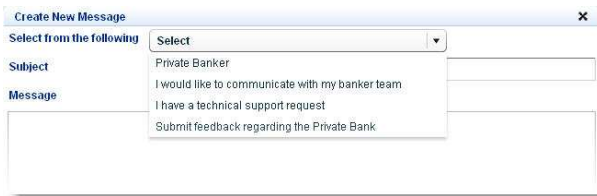
From the Inbox you can view the messages that have been sent to you from your banking team.



STEP 3

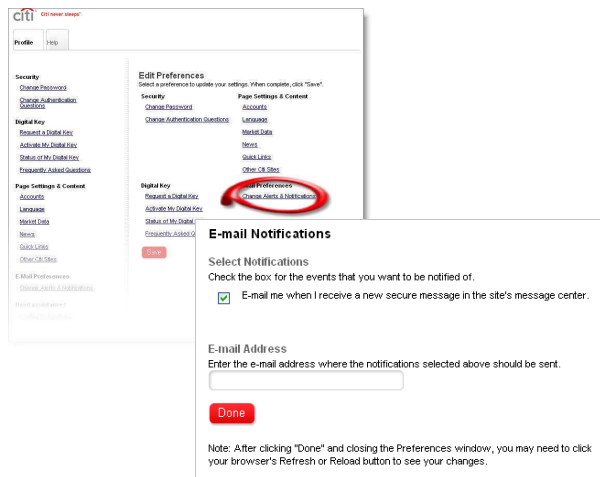
To send a message, select 'Create New Message' and choose a recipient from the drop down list.

Note: Time sensitive information, such as buying or selling securities, or fund transfers, should be done directly with your banking team.



STEP 4

Through the 'Preferences' window, the 'E-mail Notifications' section gives you the ability to receive messages to your personal e-mail address. These messages inform you that a secure message from Citi Private Bank is waiting for you within the client Web site.



"Citi Private Bank" is a business of Citigroup Inc. ("Citigroup"), which provides its clients access to a broad array of products and services available through bank and non-bank affiliates. Not all products and services are provided by all affiliates or are available at all locations. All credit products are subject to credit approval. In the U.S., brokerage services may be provided by Citigroup Global Markets Inc. ("CGMI"), member SIPC and an affiliate of Citibank, N.A. Outside the U.S., brokerage services may be provided by other Citigroup affiliates. Investment management services (including portfolio management) are available through CGMI, Citibank, N.A. and other affiliated advisory businesses.