

# CitiFolio® Services

**CitiFolio**® services put your day-to-day banking into one seamless package. It's flexible – request the products you need today and add services as your needs grow. It's simple – complete one application to access a range of services to manage your finances.

And CitiFolio is personalized for you – offering strategies to meet your banking needs now and in the future. Begin your relationship today by asking your Private Banking representative about the following services available through the CitiFolio package<sup>(1)</sup>:

## **Deposit Accounts**

Day-To-Day Transactions: benefit from a Private Bank checking account where there are no minimum balance requirements, monthly account or check fees, or withdrawal charges when using Citibank ATMs.

**Short-Term Savings:** earn a competitive interest rate through Citibank's money market accounts and certificates of deposit.

**Multicurrency Accounts:** if your needs include maintaining a foreign currency cash balance, conducting international payments or even operating day to day business in a specific country, Citi Private Bank's US multi-currency deposit accounts can assist.

We offer three forms of FDIC-insured<sup>(2)</sup> deposit account:

- US Multi-Currency Transaction Account, a non-interest bearing account
- US Multi-Currency Cash Reserve Account, a money-market deposit account
- US Multi-Currency Time
   Deposits, a time deposit account

## Citibank® Banking Card

Your key to Citibank ATMs and over the number of ATMs are 30,000 fee-free ATMs in the U.S.<sup>(3)</sup>

 Make cash withdrawals in local currencies around the world

- At Citibank ATMs, make transfers, loan payments, or get account information and transaction records for linked accounts
- Use your Citibank® Debit MasterCard® for purchases at all MasterCard® locations worldwide

#### Overdraft Protection

#### Checking Plus® (variable rate)(4):

A revolving line of credit linked to your checking account, allows you to withdraw funds or write checks at any time directly from your credit line up to your available credit limit – without overdrawing your checking account.

- Transfers the amount needed to cover your overdraft. The amount transferred is rounded up to the nearest \$100, so you have extra protection if other overdrafts occur
- Monthly minimum payment automatically deducted from your checking account
- Can pay your entire balance by check or by funds transfer via telephone, Citibank ATMs or Citibank® Online banking

#### Safety Check<sup>SM</sup> Service:

Provides overdraft protection by automatically transferring funds to your checking account from a linked "contributing account" – either a money market or Day-to-Day Savings account.

- Funds in your "contributing account" will continue to earn interest until transferred to cover an overdraft
- The amount of the overdraft will be rounded up to the nearest \$100 and transferred from the available funds in the "contributing account" – up to \$99,999 per month and up to the number of transfers allowed by federal regulation. The limit is six (6) per statement period

If you have both Checking Plus® (variable rate) overdraft protection and the Safety Check service, your Checking Plus® (variable rate) line of credit will contribute first.

# Line of Credit<sup>(4)</sup>

Custom Credit Line offers access to cash through an unsecured, revolving line of credit at a competitive market interest rate.

- A Custom Credit Line from Citibank can help you meet your ongoing borrowing needs or balance your cash flow
- Access the line through Custom Credit Line checks, phone and Citibank Online<sup>®</sup> Banking

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# Credit Cards (4), (5)

Private Bank clients may choose to apply for a credit card:

# Citi<sup>®</sup> Platinum Select<sup>®</sup> / AAdvantage<sup>®</sup> World MasterCard<sup>®</sup> (6):

- Get your first eligible checked bag free for you and up to 4 travel companions<sup>†</sup>
- Enjoy Group 1 Boarding and use the extra time to prepare for your flight<sup>(7)</sup>
- Earn 10% of your redeemed AAdvantage® miles back – up to 10,000 AAdvantage® miles each calendar year<sup>(8)</sup>
- Earn 2 AAdvantage® miles for every \$1 spent on eligible American Airlines purchases, including US Airways codeshare flights booked through American Airlines<sup>(9, 10)</sup>
- Earn a \$100 American Airlines
   Flight Discount each year of
   cardmembership after you spend
   \$30,000 or more in purchases
   and renew your cardmembership<sup>(11)</sup>
- Receive a 25% savings on eligible in-flight food and beverage purchases on American Airlines made with your card<sup>(12)</sup>
- There is no annual mileage cap.
   There is no limit to the number of AAdvantage® miles you can earn by making purchases with the card
- Travel with ease and enjoy global acceptance with your Citi Card with Chip Technology

#### Citi Executive® / AAdvantage® World Elite™ MasterCard® (6):

- Earn American Airlines AAdvantage® bonus miles(13)
- Admirals Club® membership (a membership value of up to \$500)<sup>(14)</sup>
- Earn 10,000 Elite Qualifying Miles after spending \$40,000 in purchases each calendar year<sup>(15)</sup>
- No foreign transaction fees on purchases<sup>(16)</sup>
- Travel with ease and enjoy global acceptance with chip technology
- Enhanced Airport Experience(17)

- First eligible checked bag free<sup>†</sup>
- Earn 2 AAdvantage® miles for every \$1 spent on eligible American Airlines purchases, including US Airways codeshare flights booked through American Airlines<sup>(10)</sup>
- · No mileage cap

## Citi ThankYou® Premier Card:

- Earn 3 ThankYou Points per \$1 spent on dining at restaurants and entertainment, 2 points per \$1 spent at airlines, hotels and travel agencies, and 1 point per \$1 spent on other purchases
- No foreign purchase transaction fees<sup>(16)</sup>
- Travel with ease and enjoy global acceptance with your Citi chip credit card
- Enjoy Concierge Service for assistance with recommendations and reservations

## Citi ThankYou® Preferred Card:

• Earn 2 ThankYou® Points per dollar spent on purchases for dining at restaurants and entertainment and 1 ThankYou® Point per dollar spent on other purchases

#### Citi Prestige® MasterCard®:

- \$200 Airline Fee Credit each year that can be applied toward baggage fees and many flight-related expenses on major airlines<sup>(18)</sup>
- Enjoy access to nearly 40
   American Airlines Admirals Club® lounges for you, your immediate family or two guests when you present your card with an American Airlines boarding pass<sup>(19)</sup>
- Complimentary night at your choice of over 800 luxury hotels and resorts twice per calendar year with a minimum 3 consecutive night stay at any World Elite Luxury Hotels and Resorts<sup>(20)</sup>
- No foreign transaction fees on purchases<sup>(21)</sup>
- Global Concierge with in-country experts
- Earn 2 ThankYou® Points for every dollar you spend at dining establishments<sup>(22)</sup>

- Your points are now worth even more when redeemed for American Airlines or US Airways flights than when redeemed for non-air travel, when booked through the Citi ThankYou® Travel Center. For example, 50,000 ThankYou Points can be redeemed for a \$500 hotel stay, an \$800 flight on American Airlines or US Airways (60% more value), or a \$665 flight on any other airline (33% more value).\*
- Annual Relationship Bonus based on spending and depth of relationship<sup>(22)</sup>

#### Rewards

### Citibank Checking with Citi® ThankYou® Rewards Program:

Enjoy free enrollment in Citi®
ThankYou® Rewards<sup>(23)</sup>, a rewards
program that lets you earn points
based on your checking account
and the number of eligible products
and services you have, as well as
your Citi credit card purchases.

#### Access

# Citibank® Online Banking:

Citibank Online is a web-based service providing you with access to account information for linked accounts, transaction capability and money management tools.

- View account information for linked accounts, transfer funds between linked accounts and other domestic or international Citibank accounts, pay bills and initiate wire transactions using your PC from anywhere in the world
- Citi® Text Banking
- Free alerts deliver updates about your checking, savings and credit card accounts directly to your cell phone or e-mail address
- 128-bit secure layers sockets (SLS) encryption technology
- Go paperless: view statements and check images online
- Visit www.citibankonline.com

## Telephone Banking

You can pay bills, transfer funds between accounts, get account information, and use your lines of credit<sup>(24)</sup> from the comfort and convenience of your telephone.
Just call 1-800-870-1073.<sup>(25)</sup>

First Checked Bag Free: For Citi Executive® / AAdvantage® World Elite™ MasterCard®: For benefit to apply, the Citi® / AAdvantage® account must be open 7 days prior to air travel AND, reservation must include the primary cardmember's American Airlines AAdvantage® number 7 days prior to air travel. If your credit card account is closed for any reason, these benefits will be cancelled. Eligible Citi Executive® / AAdvantage® World Elite™ MasterCard® primary cardmembers may check one bag free of charge when traveling to domestic destinations on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated by SkyWest Airlines, Inc., ExpressJet Airlines, Inc., Republic Airline Inc., Chautauqua Airlines, Inc., or Envoy Air Inc. This benefit will not be available for travel on US Airways flights or on codeshare flights booked with an American Airlines flight number but operated by another airline. For the Citi Executive® / AAdvantage® World Elite™ MasterCard®, up to eight customers traveling with the eligible primary cardmember will also get their first checked bag free of charge if they are listed in the same reservation. Waiver does not apply to overweight or oversized bags. This benefit cannot be combined with any existing AAdvantage® elite program benefits, including any waiver of baggage charges. Please see aa.com for baggage weight and size restrictions. Additional terms, conditions and restrictions may apply. Applicable terms and conditions are subject to change without notice.

For Citi® Platinum Select® / AAdvantage® World MasterCard®: For the benefit to apply, the Citi® / AAdvantage® card account must be open 7 days prior to air travel AND reservation must include the primary cardmember's American Airlines AAdvantage® number 7 days prior to air travel. If your credit card account is closed for any reason, this benefit will be cancelled. Eligible Citi® / AAdvantage® primary cardmembers may check one bag free of charge when traveling to domestic destinations on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated by Envoy Air Inc., SkyWest Airlines, Inc., Express.Jet Airlines, Inc., pepublic Airline Inc., or Chautauqua Airlines, Inc. This benefit will not be available for travel on US Airways flights or on codeshare flights booked with an American Airlines flight number but operated by another airline. Up to four individuals traveling with the eligible primary credit cardmember will also get their first checked bag free of charge if they are listed in the same reservation. Waiver does not apply to overweight or oversized bags. This benefit cannot be combined with any existing AAdvantage® elite program benefits, including any waiver of baggage charges. Please see aa.com for baggage weight and size restrictions. Additional terms, conditions and restrictions may apply. Applicable terms and conditions are subject to change without notice.

- (1) For details, please refer to the terms and conditions for the service.
- (2) FDIC insurance is subject to overall limits.
- (3) Get cash, get information and transfer balances between eligible linked Citibank accounts with no ATM usage fee when you use your Citibank ATM or Debit Card at ATMs in Citibank branches and Citibank-branded ATMs at other locations. Not all ATMs owned or operated by Citibank. Not all functions available at all ATMs.
- (4) Subject to credit approval.
- (5) See "Credit Card Disclosures CitiFolio" for Citi® Platinum Select® / AAdvantage® World MasterCard®, Citi ThankYou® Premier Card, Citi Prestige® Card and Citi ThankYou® Preferred Card which includes rates, fees and other cost information.
- (6) Card Offer: This Citi® / AAdvantage® card offer is only valid for new applicants for a Citi® / AAdvantage® account applied for pursuant to this offer and is not available to existing cardmembers or recent applicants for a Citi® / AAdvantage® credit card.
- (7) Group 1 Boarding: For the benefit to apply, the Citi® / AAdvantage® card account must be open 7 days prior to air travel AND reservation must include the primary cardmember's American Airlines AAdvantage® number 7 days prior to air travel. For CitiBusiness® / AAdvantage® World MasterCard®, the primary cardmember is defined as the Authorized Officer/Responsible Officer of the Business (as described in the account opening materials and in the Card Agreement). If your credit card account is closed for any reason, these benefits will be cancelled. The Group 1 boarding benefit on your Citi® / AAdvantage® card will display at the top of your American Airlines boarding pass as Group 1. Eligible Citi® / AAdvantage® cardmembers will have Group 1 boarding on flights operated and marketed by American Airlines, or on flights marketed by American Airlines, or on codeshare flights booked with an American Airlines flight number but operated by another airline. Group 1 boarding will only be printed on the top of the boarding pass of the eligible Citi® / AAdvantage® primary credit cardmember. Up to four customers traveling with and listed in the same reservation as the Citi® / AAdvantage® primary credit cardmember are eligible for Group 1 boarding. Applicable terms and conditions are subject to change without notice.
- (8) 10% Miles Back: For benefit to apply, your Citi® / AAdvantage® account must be open and active at the time of redemption. The American Airlines AAdvantage® bonus miles the primary cardmember earns through this benefit will be based on 10% of the total AAdvantage® miles the primary cardmember redeems each month during the calendar year. The maximum number of AAdvantage® bonus miles that can be earned annually from this benefit is 10,000 AAdvantage® bonus miles per calendar year and per AAdvantage® account, regardless of how many AAdvantage® miles you redeem in that calendar year. This benefit only applies to AAdvantage® miles redeemed from the primary cardmember's AAdvantage® account. Discover all the ways to redeem AAdvantage® miles at aa.com/redeem. Please allow 6-8 weeks after your redemption for the American Airlines AAdvantage® bonus miles to post to the primary cardmember's AAdvantage® account.
- (9) **Double Miles on Eligible American Airlines Purchases:** Eligible American Airlines purchases are items billed by American Airlines as merchant of record, including US Airways codeshare flights (a flight with a US Airways number but operated by American Airlines) booked through American Airlines channels (aa.com, American Airlines reservations, and American Airlines airport and city ticket counters). Miles earned will be posted to the primary cardmember's AAdvantage® account. Products or services that do not qualify are purchases of tickets on US Airways or American Airlines codeshare flights (a flight with an American Airlines number but operated by US Airways) booked through US Airways channels, car rentals, hotel reservations, American Airlines Vacations packages, purchases of American Airlines AAdvantage® miles, duty free purchases and AA Cargo<sup>SM</sup>. AAdvantage® bonus miles will be posted to your AAdvantage® account in 8-10 weeks.
- (10) Eligible Purchases: AAdvantage® miles are earned on purchases except returned goods and services, cash advances, convenience checks, transferred balances, credits, fees and interest charges. Only the primary cardmember is eligible to earn miles.
- (11) \$100 Flight Discount: Earn a \$100 American Airlines Flight Discount when you spend \$30,000 or more in purchases on your Citi® / AAdvantage® credit card during your cardmembership year (each 12 month period prior to your anniversary date) and your account remains open for at least 45 days after your anniversary. The Flight Discount expires one year from date of issue. The Flight Discount is redeemable toward the initial electronic ticket purchase of air travel wholly on flights marketed and operated by American Airlines, or on flights marketed by American Airlines, or on flights products and or ginnating in the U.S., Puerto Rico and U.S. Virgin Islands. The Flight Discount is also redeemable for air travel on any oneworld® carrier or American Airlines codeshare flight (this includes US Airways flights booked as American Airlines codeshare flights). The Flight Discount is redeemable online at aa.com. The Flight Discount is redeemable only toward the purchase of the base air fare and directly associated taxes, fees and charges that are collected as part of the fare calculation for travel. The Flight Discount may not be used for flight products and/or services that are sold separately or non-flight products and/or services sold by American Airlines. If the ticket price is greater than the value of the Flight Discount, the difference must be paid only with a credit, debit or charge card, or with American Airlines Gift Cards. If travel booked with the Flight Discount is cancelled or changed by the cardmember, the Flight Discount will be forfeited and the cardmember will be responsible for any applicable fare difference and the applicable change fee. The Flight Discount will not be replaced for any reaso
- (12) 25% In-Flight Savings: Citi® / AAdvantage® cardmembers will receive a 25% savings on in-flight purchases of food, beverages, and headsets on flights operated by American Airlines when purchased with their Citi® / AAdvantage® card. Savings do not apply to any other in-flight purchases, such as wireless internet access, SkyMall™ and DutyFree. Offer is available on eligible flights as long as supplies last. This benefit will not be available for travel on US Airways flights or on codeshare flights booked with an American Airlines flight number but operated by another airline. Savings will appear as a statement credit 6-8 weeks after the transaction is posted to the cardmember's credit card account. Additional terms, conditions and restrictions may apply. Applicable terms and conditions are subject to change without notice.
- (13) The American Airlines AAdvantage® miles will appear as a bonus in your AAdvantage® account 8-10 weeks after you have met the purchase requirements. Only the primary cardmember is eligible to earn miles. Purchases exclude returned goods and services, cash advances, convenience checks, transferred balances, credits, fees and interest charges.
- (14) Only primary Citi Executive® / AAdvantage® World Elite™ MasterCard® cardmembers who are 18 years of age or older may receive membership privileges to the American Airlines Admirals Club® lounges. Authorized users of the Citi Executive® / AAdvantage® World Elite™ MasterCard® credit card are not entitled to Admirals Club® membership privileges. To access the Admirals Club® lounge, the primary cardmember must present (i) his or her AAdvantage® number, (ii) his or her current government-issued LD., (iii) his or her open and valid Citi Executive® / AAdvantage® World Elite™ MasterCard®, and (iv) any additional required documentation. The primary cardmember may bring as guest(s) either immediate family (spouse, domestic partner and/or children under 18 years of age) or up to two traveling guests. All guests must remain with the cardmember during the club visit. All persons must be 21 years of age or older to consume alcohol. Should the Citi Executive® / AAdvantage® World Elite™ MasterCard® account be closed for any reason, all Admirals Club® benefits will be immediately cancelled, including access to all Admirals Club® lounges. All Admirals Club® membership terms and conditions are subject to change without notice. Additional restrictions may apply. If the primary Citi Executive® / AAdvantage® World Elite™ MasterCard® cardmember is already an Admirals Club® membership, or more days remaining (from the date the Citi Executive® / AAdvantage® World Elite™ MasterCard® card account is approved by Citi) on such current Admirals Club® membership, he or she is eligible to receive a pro-rata refund from American Airlines for any unused portion of his or her current Admirals Club® membership fee. The refund will be based on the number of days remaining on such primary cardmember's current Admirals Club® membership. Refunds will be automatically made in the original form of payment within 12 weeks of becoming a Citi Executive® / AAdvantage® World Elite™ MasterCard® cardmember. Lifetime Admirals Club® members, AAirpass® mem
- (15) One time per calendar year (referring to January through December billing statements), the primary Citi Executive® / AAdvantage® World Elite™ MasterCard® cardmember will earn 10,000 Elite Qualifying Miles (EQMs) after he or she reaches the first \$40,000 in eligible purchases on his or her Citi Executive® / AAdvantage® World Elite™ MasterCard® account during such calendar year (purchases posted to your January to December billing statements), regardless of the date the account is opened. EQMs are earned on purchases, excluding returned goods and services, cash advances, convenience checks, transferred balances, credits, fees and interest charges. A primary cardmember may earn the 10,000 EQMs only one time in a calendar year, even if the primary

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cardmember has more than one Citi Executive® / AAdvantage® card. EQMs earned as a result of this offer will be posted to the primary cardmember's American Airlines AAdvantage® program account 6-8 weeks after meeting the \$40,000 purchase requirement. Purchases made from additional cards on the primary cardmember's account will count toward the primary cardmember's qualifying spend; however, additional cardholders are not eligible to earn EQMs. Please log in to your AAdvantage® account on aa.com to view your YTD Elite Qualifying Miles balance. Should the posting of the additional EQMs result in your qualifying or re-qualifying for AAdvantage® elite status, your status will be valid throughout the next succeeding elite membership year. Benefits associated with any new elite-status level will take effect immediately on the date the additional elite-status qualifying miles were posted to your AAdvantage® account and will apply to all eligible flight activity occurring on or after that date. If applicable, your new credentials will be received within 4-6 weeks. All AAdvantage program terms and conditions apply. EQMs only count toward elite status qualification for the AAdvantage® program. EQMs cannot be redeemed for award travel, AAdvantage® miles or any other AAdvantage® program awards. AAdvantage® program elite-status requirements are available on the AAdvantage® section of aa.com.

- (16) See inside for Citi Disclosures, which include rates, fees and other cost information.
- (17) For benefit to apply, the Citi® / AAdvantage® account must be open 7 days prior to air travel AND, reservation must include the primary cardmember's American Airlines AAdvantage® number 7 days prior to air travel. If your credit card account is closed for any reason, these benefits will be cancelled. Citi Executive® / AAdvantage® World Elite™ MasterCard® cardmembers will have the following benefits: priority check-in (where available), priority airport screening (where available), and priority boarding privileges when traveling on flights marketed and operated by American Airlines, or on flights marketed by American Airlines and operated by SkýWest Airlines, Inc., ExpressJet Airlines, Inc., Repúblic Airline Inc., Chautauqua Airlines, Inc., or Envoy Air Inc. Up to eight customers traveling with the eligible primary cardmember will also get priority check-in (where available), priority airport screening (where available), and priority boarding privileges if they are listed in the same reservation. Priority boarding group will only be printed on the boarding pass of the eligible Citi® / AAdvantage® primary credit cardmember. You may check in at any Business Class check-in position or First Class check-in when Business Class is not available, regardless of the class of service in which you are traveling on American Airlines. These benefits will not be available for travel on US Airways flights or on codeshare flights booked with an American Airlines flight number but operated by another airline. Exclusive lanes at security checkpoints are available, subject to TSA approval. Applicable terms and conditions are subject to change without notice.
- (18) Effective October 19, 2014, the \$200 Statement Credit for Airline Fees will no longer be offered. The credit will apply toward purchases of \$100 or less for all fees charged by October 18, 2014. For full terms see \$200 Statement Credit for Airline Fees Terms and Conditions at citi.com/citiprestige. Effective October 19, 2014, purchases made by the Primary cardmember and Authorized Users on the Card Account are eligible for the \$250 Air Travel Credit. The statement credit will apply towards airline purchases including air travel. Please allow 1-2 billing cycles after the qualifying air travel fee is charged to your Card Account for statement credit(s) to be posted to the account. This statement credit is an annual benefit available for purchases appearing on your billing statements from December through the following December. For full terms see \$250 Air Travel Credit in the Citi Prestige Card Terms and Conditions.
- (19) Benefit applies to Citi Prestige® primary cardmembers who are 18 years of age or older and are traveling on American Airlines, American Eagle® or an American Connection® carrier flight number only. The primary cardmember may bring as guest(s) either immediate family (spouse, domestic partner and/or children under 18 years of age) or up to two traveling guests. This benefit does not provide access privileges to US Airways Club® lounges, Arrivals Lounge, or Flagship® Lounge facilities, or other airline lounges or clubs with which American Airlines may have reciprocal lounge or club access privileges, including lounges operated by oneworld® alliance. To access the Admirals Club® lounge, the primary cardmember must present (i) his or her open and valid Citi Prestige World Elite<sup>IM</sup> MasterCard®, (ii) his or her current government-issued I.D., and (iii) any additional required documentation. Prestige cardmembers must present a stand-by ticket or boarding pass, showing an American Airlines, American Eagle® or an American Connection® carrier flight number, valid for travel on such flight. To locate a current list of lounges please visit aa.com/admiralsclub. For more information, please see Admirals Club® Access Privileges for Citi Prestige in the Citi Prestige Card Terms and Conditions at citi.com/citiprestige.
- (20) This Program and these terms and conditions are effective for all hotel stays until October 18, 2014. You will enjoy a complimentary fourth night with no black-out dates, twice per calendar year, when you book four consecutive nights at any MasterCard World Elite Luxury Hotel and Resort booked by a personal travel advisor designated by MasterCard ("designated travel advisor" is Carlson Wagonlit Travel). To receive your complimentary night (via a statement credit) you must: 1) Select one of the Hotels and Resorts that participate in the World Elite Luxury Hotels and Resorts Portfolio; 2) Make a reservation for a minimum, consecutive four-night stay by contacting the Citi Prestige Concierge, to book directly with a designated travel advisor; and 3) Fully pay for your stay with a Citi Prestige Card. Receive standard World Elite Hotel Benefits plus one free night (room rate for the fourth night and applicable taxes only). Hotel imposed fees and incidental guest charges are the cardmember's responsibility. The value of the free night will be the actual rate on that applicable fourth night of the reservation, even if it is different from the rate on other nights. You will be charged the total cost of the stay at checkout and will receive a credit to your statement for the cost of the free night within two billing periods following the month in which travel was completed. This benefit can only be used twice per calendar year based upon arrival dates. Only one free night is eligible per room reservation. The benefit can only be used by each primary account. Call the Travel Advisor for participating properties and current rates. This benefit is available to all Citi Prestige cardmembers worldwide. Please see Complimentary Night Hotels and Resorts Program in the Citi Prestige Card Terms and Conditions.
  - Starting on October 19, 2014 the terms and conditions for the International Complimentary Night Hotels and Resorts will apply. You will enjoy a complimentary fourth night with no black-out dates, when you book four consecutive nights at any hotel booked by a personal travel advisor designated by MasterCard (the "designated travel advisor" is Carlson Wagonlit Travel). Rate quoted must be equal or lower than best rate available at hotel's website. To receive your complimentary night you must: 1) Make a reservation for a minimum, consecutive four-night stay by contacting the Citi Prestige Concierge, to book directly with a designated travel advisor. 2) Fully pay for your stay with a Citi Prestige Card. Hotel imposed fees and incidental guest charges are the cardmember's responsibility. The value of the free night will be the actual rate on that applicable fourth night of the reservation, even if it is different from the rate on other nights. You will be charged the total cost of the stay at checkout and will receive a credit to your statement for the cost of the free night within two billing periods following the month in which travel was completed. This benefit can only be used by each primary account. All travel must be booked and travel started for this benefit by December 31, 2014. Please see International Complimentary Night Hotels and Resorts Program in the Citi Prestige Card Terms and Conditions.
- (21) As of July 1, 2014, the standard variable APR for purchases for the Citi Prestige Card is 15.24% and also applies to Balance Transfers. 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 interest charge is \$0.50. There is no fee for foreign purchases and no fee for cash advances. The transaction fee for balance transfers is 3% of the amount of each balance transfer, \$5 minimum. There is an annual fee of \$350 for the Citi Prestige Card. The authorized user fee is \$50 for each user. Please speak with your Citi Private Bank representative for the latest Credit Card Disclosures.
- (22) Points may not be redeemed and may be lost if your Card Account is not open or current. Please see Citi ThankYou Rewards Citi Prestige Card Terms and Conditions.
- (23) Separate enrollment of eligible checking account in Citi ThankYou® Rewards required. Effective December 16, 2014, only eligible customers with a checking account in the Citi Private Bank Account, Citigold Account or The Citibank Account Packages can enroll in ThankYou Rewards; previously enrolled customers in these packages can continue to earn ThankYou Points but at a reduced level starting with the first Statement Period beginning on or after December 17, 2014. Eligibility and participation are subject to terms, conditions and restrictions. Customer must be a citizen or resident alien of the United States (U.S.) with a valid U.S. taxpayer identification number. Taxes, if any, are customer's responsibility. You must complete 1 qualifying Bill Payment and 1 qualifying Direct Deposit each statement period in order to earn monthly ThankYou® Points for eligible products and services linked to your checking account. Citigold® and Citi Private Bank clients who do not complete these transaction requirements can earn points at a reduced level.
- (24) Citibank credit cards and Checking Plus (variable rate) Account.
- (25) To ensure quality service, calls are randomly monitored and may be recorded.

American Eagle® service is operated by Envoy Air Inc., SkyWest Airlines, Inc., ExpressJet Airlines, Inc., or Republic Airline Inc.

The American Connection® service is operated by Chautauqua Airlines, Inc.

American Airlines reserves the right to change AAdvantage® program rules, regulations, travel awards and special offers at any time without notice and to end the AAdvantage® program with six months notice. Any such changes may affect your ability to use the mileage awards or credits that you have accumulated. Members may not be able to obtain all offered awards at all times or use awards for all destinations or on all flights. Addvantage® travel awards, mileage accrual and special offers are subject to government regulations. Unless specified, AAdvantage® miles earned through this promotion/offer do not count toward elite-status qualification or AAdvantage Million Milers status. American Airlines is not responsible for products or services offered by other participating companies. For complete details about the AAdvantage® program, visit aa.com/aadvantage

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The Citi® Platinum Select® / AAdvantage® World MasterCard® card is issued by Citibank, N.A.

Credit cards and Checking Plus (variable rate) are issued by Citibank, N.A.

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