



Respond by 7/15/07
Personal Pre-Approved Number:
999999999999

Name
Address Line 1
Address Line 2
City, ST 98765-4321
.....

Dear Sample A. Sample,

"I'm really tired of playing games with credit card companies."

At Citi, we've heard comments like this from more and more customers. They've told us they want a card that starts with a low APR and stays with a low APR. They've had enough of unwanted mail and offers on the phone at home. They're also demanding more control over their financial relationships.

They want change. And they want it now. And that's what you'll get with the Citi® IlluminaSM Card.

The minute you become a card-carrying Citi Illumina member, you get 0% APR on purchases and balance transfers until 6/1/08, with a low rate after that. You also start off with our promise of no calls and no mail from our partners and affiliates*. Of course, we may contact you if we notice any fraudulent activity on your account or for other account-related reasons. And we will send you information that you may find useful in managing your account, such as notices of special balance transfer rates or credit line increases. But if you decide at any time that you no longer want this information, just call a Citi representative and we'll stop sending it as well. We are doing the best we can to put you in charge of when and how we contact you. We believe the choice should be yours.

As a responsible lender, Citi wants to help you make the choices that work best for you. So keep in mind that our 0% APR offer applies to purchases and balance transfers, not cash advances, until 6/1/08. And that we may increase the rate if you pay us late, go over your credit limit or have a returned check. Also keep in mind that payments will be applied to lower APR balances before higher ones, and that a fee of 3% of the amount of each balance transfer, (\$5 minimum) applies to this offer.

We hear you loud and clear. Don't miss this chance to fight back against high rates, unwanted mail and more – gain the control you want with your credit card company. Apply now for the Citi Illumina Card with a low introductory APR of 0% on purchases and balance transfers.

Just call 1-800-XXX-XXXX or complete and return the pre-approved form today.

Sincerely,

Kendall E. Stork, President and CEO
Citibank (South Dakota), N.A.

We have the right to change your rates, including fixed rates, fees and terms at any time, for any reason, in accordance with the cardmember agreement and applicable law. For further information, please see back of this letter for Citibank Disclosures.

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 [PRESCREEN & OPT-OUT NOTICE](#) on the other side for more information about prescreened offers.

L-XXX57-WMI

999999999999 99999 999 99 AP-XXX57-WMI

PLEASE DETACH HERE

Citi® IlluminaSM Card Pre-Approved Acceptance Form



Please see back of letter for the Citibank Disclosures, which include rates, fees and other cost information.

.....
Social Security Number

MM-DD-YYYY

Date of Birth

.....
Home Phone No. with Area Code

\$\$\$\$.000

Gross Yearly Household Income*

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

.....
Security Word: 10 characters or less. Use letters or numbers; Please use one: Best friend's last name; Last 4 digits of a relative's or friend's phone number; Pet's name; Favorite teacher's name.

.....
Business Phone No. with Area Code

.....
Occupation: Please check one (if applicable)

Retired Self-Employed

999999999999 99999

999999 99 9 99 2170942

NAME
ADDRESS LINE 1
ADDRESS LINE 2
CITY, ST 98765-4321

If the printed address is a P.O. Box, you must also write your street address above.

X P507
Signature Date

By signing above, I certify that I have read the Citibank Disclosures, and agree to and meet the Terms and Conditions of Offer on the reverse side.

I would like a second card at no additional cost. (Print the full name of the family or household member.)

.....

Email Address: Include full address with punctuation. Example: jdoe@citi.net If you provide an email address, we may use it to contact you about your account. We may also use your email address to send you information about products and services you might find useful.

.....

Yes, I want to help protect my credit card account by enrolling in PaymentAid which includes a 30-day free trial. By providing my initials, I certify that I have read the PaymentAid Program Summary on the enclosed insert and I want to purchase this OPTIONAL account program. For each month's protection, bill my account the fee of \$0.87 per \$100 of the New Balance shown on my billing statement for the previous billing period. I may cancel at any time; enrollment is not required to obtain credit.

PRINT INITIALS

.....

Yes, I want to start saving immediately. Balance Transfer Option (in order of preference)

.....
Credit Card Issuer

.....
Account Number

\$\$\$\$.C.C.
Dollars Cents

.....
Credit Card Issuer

.....
Account Number

\$\$\$\$.C.C.
Dollars Cents

Call 1-800-XXX-XXXX or return this form by July 15, 2007.

999999999999
99999999

TURN OFF
unwanted mail
and phone calls

Get a great low rate
0%INTRO APR
on purchases and
balance transfers
until 6/1/08

GUARD AGAINST
identity theft

JOIN those who are
taking back control of
their credit cards.
APPLY FOR the
Citi Illumina Card today.



Respond by 7/15/07
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Name
 Address Line 1
 Address Line 2
 City, ST 98765-4321

Dear Sample A. Sample,

"I'm really tired of playing games with credit card companies."

At Citi, we've heard comments like this from more and more customers. They've told us they want a card that *starts* with a low APR and *stays* with a low APR. They've had enough of unwanted mail and offers on the phone at home. They're also demanding more control over their financial relationships.

They want change. And they want it now. And that's what you'll get with the Citi® Illumina™ Card.

The minute you become a card-carrying Citi Illumina member, you get 0% APR on balance transfers until 6/1/08, with a low rate after that. You also start off with our promise of no calls and no mail from our partners and affiliates*. Of course, we may contact you if we notice any fraudulent activity on your account or for other account-related reasons. And we will send you information that you may find useful in managing your account, such as notices of special balance transfer rates or credit line increases. But if you decide at any time that you no longer want this information, just call a Citi representative and we'll stop sending it as well. We are doing the best we can to put you in charge of when and how we contact you. We believe the choice should be yours.

As a responsible lender, Citi wants to help you make the choices that work best for you. So keep in mind that our 0% APR offer applies to balance transfers, not purchases or cash advances, until 6/1/08. And that we may increase the rate if you pay us late, go over your credit limit or have a returned check. Also keep in mind that payments will be applied to lower APR balances before higher ones, and that a fee of 3% of the amount of each balance transfer (\$5 minimum), applies to this offer.

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 unwanted mail
 and phone calls

Get a great low rate
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JOIN those who are
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 their credit cards.
APPLY FOR the
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L-XXX57-WM2

999999999999 99999 999 99 AP-XXX57-WM2

PLEASE DETACH HERE

Citi® Illumina™ Card Pre-Approved Acceptance Form



Please see back of letter for the Citibank Disclosures, which include rates, fees and other cost information.

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 Social Security Number

.....
 Security Word: 10 characters or less. Use letters or numbers; Please use one: Best friend's last name; Last 4 digits of a relative's or friend's phone number; Pet's name; Favorite teacher's name.

999999999999 99999

MM-DD-YYYY
 Date of Birth

.....
 Business Phone No. with Area Code

999999 99 9 99 2170942

.....
 Home Phone No. with Area Code

Occupation: Please check one (if applicable)
 Retired Self-Employed

NAME
 ADDRESS LINE 1
 ADDRESS LINE 2
 CITY, ST 98765-4321

\$\$\$\$000
 Gross Yearly Household Income*

*Alimony, child support, or separate maintenance income need not be revealed if you do not wish it to be considered as a basis for repaying this obligation.

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 Credit Card Issuer

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 Account Number

.....
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\$\$\$ \$ \$ \$ ¢ ¢
 Dollars Cents

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999999999999
 99999999

*Our affiliates are the family of companies controlled by Citigroup Inc. Our affiliates include those doing business under the names of CitiFinancial, Citi Mortgage, Smith Barney, and Primerica.

CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	0% until June 1, 2008. After that, 10.24% variable.
Other APRs	Balance transfer APR: 0% until June 1, 2008. After that, 10.24% variable. Cash advance APR: 23.24% variable. Default APR: 32.24% variable. See explanation below.*
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer APR equals the U.S. Prime Rate** plus 1.99%. The cash advance APR equals the U.S. Prime Rate plus 14.99%, with a minimum APR of 19.99%. The Default APR equals the U.S. Prime Rate plus up to 23.99%, or up to 28.99%, whichever is greater.***
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	None.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over. Over-the-credit-line fee: \$39.	

* All your APRs may automatically increase up to the Default APR if you default under any cardmember agreement that you have with us because you fail to make a payment to us when due, you exceed your credit line, or you make a payment to us that is not honored.

** For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

*** Factors considered in determining your Default APR may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees and terms may change: We have the right to change the rates, fees and terms at any time, for any reason, in accordance with the cardmember agreement and applicable law. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.

TERMS AND CONDITIONS OF OFFER

- This offer is only valid for new accounts. You must be at least 18 years of age. Citibank (South Dakota), N.A., ("we" or "us") is the issuer of your account.
- Federal law requires us to obtain, verify, and record information that identifies each person who opens an account, in order to help the government fight the funding of terrorism and money laundering activities. To process the Application Form, we must have your name, street address, date of birth, and other identifying information, and we may ask for identifying documents from you as well.
- To process the Application Form for a new account, it must be:
 1. Accurately completed,
 2. Signed and verifiably correct, and
 3. Returned by the expiration date.
- Please send the nontransferable Application Form in the enclosed postage paid envelope to:
Citibank New Cardmember Services
P.O. Box 6168, Sioux Falls, South Dakota 57117-9720
- Please allow four weeks from date of mailing to process a completed Application Form.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi® Illumina MasterCard®, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your yearly income and a review of your credit report. You will be informed of the amount of your credit line when you receive your card. Some credit lines may be as low as \$500. Please note that cash advances may be limited to a portion of your credit line.
- Please see the enclosed Initial Disclosure Statement for important additional information. If you are approved for credit, you will receive a cardmember agreement ("Card Agreement") with your card(s). The Card Agreement will be binding on you unless you cancel your account within 30 days after receiving your card and you have not used or authorized use of your account.

PRESCREEN & OPT-OUT NOTICE: 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; Trans Union, P.O. Box 505, Woodlyn, PA 19094-0505.

DETAILS AND INSTRUCTIONS FOR BALANCE TRANSFERS

- Just follow these simple steps to start saving money on your high-interest cards.
1. Complete the Balance Transfer Option on your Application Form and return before the expiration date. You may transfer any amount, as long as the total amount (including any balance transfer fee) does not exceed your available credit line. Be sure you do not transfer the amount of any disputed purchase or other charge, because you may lose your dispute rights.
 2. Upon approval, we'll mail a check to each of the credit card issuers you specify, and you will receive a letter confirming that the checks have been issued. Be sure to make payments on your other accounts until this confirmation is received.
 3. The available credit line for your new card will be reduced by the total amount of the transfers we approve. We may not approve future balance transfers if you default under any Card Agreement.
 4. Watch for payments to show up as credits on your other credit card statements. If the credited amount brings the balance down to zero, you may then cancel those accounts.
 5. Please note you cannot transfer balances from other accounts issued by Citibank (South Dakota), N.A. or its affiliates.
 6. Finance charges will be assessed on balance transfers from the date the transaction is posted to your account.

CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	10.24% variable.
Other APRs	Balance transfer APR: 0% until June 1, 2008. After that, 10.24% variable. Cash advance APR: 23.24% variable. Default APR: 32.24% variable. See explanation below.*
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Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	None.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over. Over-the-credit-line fee: \$39.	

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 2. Signed and verifiably correct, and
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Citibank New Cardmember Services
P.O. Box 6168, Sioux Falls, South Dakota 57117-9720
- Please allow four weeks from date of mailing to process a completed Application Form.
- We may gather information about you, including from your employer, your bank, credit bureaus, and others, to verify your identity and determine your eligibility for credit, renewal of credit, and future extensions of credit. If you ask us, we will tell you whether or not we requested a credit bureau report and the names and addresses of any credit bureaus that provided us with such reports.
- To receive a Citi® Illumina MasterCard®, you must meet our applicable criteria bearing on creditworthiness. Your credit limit will be determined by your yearly income and a review of your credit report. You will be informed of the amount of your credit line when you receive your card. Some credit lines may be as low as \$500. Please note that cash advances may be limited to a portion of your credit line.
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O-XXX57-WM1

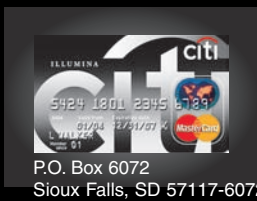
STAMP OUT
unwanted mail

0% APR NOW
on purchases and balance
transfers until 6/1/08

DOWN
with high rates



FIGHT BACK
against high rates and unwanted mail.
Carry the Citi[®] Illumina Card.



P.O. Box 6072
Sioux Falls, SD 57117-6072

The Citi[®] IlluminaSM Card meets your demands for more control. (see details inside)

PRESORTED
STANDARD
U.S. POSTAGE
PAID
CITIBANK



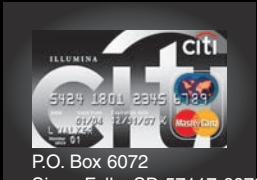
O-XXX57-WM2

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The Citi® Illumina™ Card meets your demands for more control. (see details inside)

PRESORTED
STANDARD
U.S. POSTAGE
PAID
CITIBANK



The card that puts more control in your hands is here.
SPREAD THE WORD.



STAMP OUT
unwanted mail

1.800.XXX.XXXX



DOWN
with high rates

1.800.XXX.XXXX



SAY NO
to annual fees

1.800.XXX.XXXX



STAMP OUT
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FIGHT BACK



STAMP OUT
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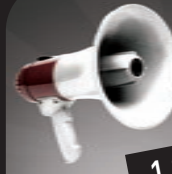
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Use this to get the message out. But please stick responsibly.

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I-XXX57-WM1



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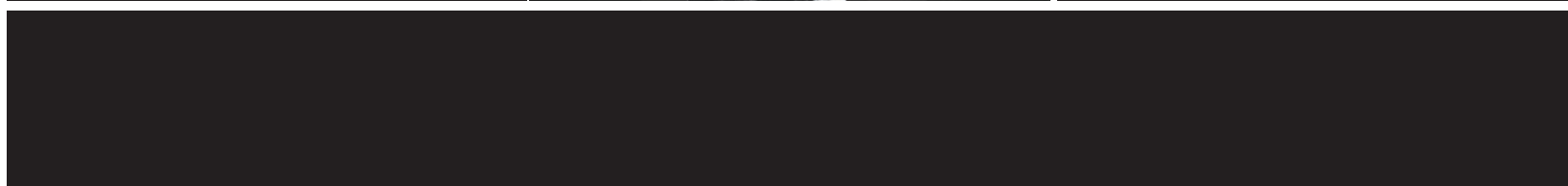
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FIGHT BACK



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