Important Notice Concerning Changes to Citibank Program ThankYou® Network Terms and Conditions and Terms and Conditions of ThankYou Network

Effective July 1, 2009, Citibank and ThankYou Network are changing some terms and conditions that will affect your ability to redeem ThankYou Points received through banking with Citibank. The words "you" and "yours" herein refer to the primary (first) signer on the Citibank checking account enrolled in ThankYou Network and designated as the ThankYou Member.

Changes to Citibank Program ThankYou Network Terms and Conditions

1. The terms governing expiration of ThankYou Points within the section entitled "Point Accrual" are amended by the following:

ThankYou Points credited to your ThankYou Member Account prior to July 1, 2009, will expire three (3) years from the end of the calendar year in which they were credited. ThankYou Points credited to your ThankYou Member Account after July 1, 2009, will expire three (3) years from the end of the calendar month within which they were credited (e.g., ThankYou Points credited in September 2009 will expire on September 30, 2012) unless we terminate participation in the Program or ThankYou Network is terminated in which case you will have 90 days from the termination date to redeem accumulated Points.

2. The terms governing your use of ThankYou Points after your checking account is closed within the section entitled "ThankYou Point Redemption" are replaced with the following:

If your Account is closed for any reason, you will no longer receive any ThankYou Points from Citibank and you will have sixty (60) calendar days from the date the Account is closed to redeem any accumulated ThankYou Points from your ThankYou Member Account. After this time, unredeemed ThankYou Points received from Citibank will be forfeited and the ThankYou Member Account may be closed.

Changes to ThankYou Network Terms and Conditions*

1. ThankYou Network may be revised in a manner that may affect your ability to use the ThankYou Points you have already accumulated.

2. If your ThankYou Member Account is closed for any reason, you will lose any ThankYou Points in that ThankYou Member Account. If your participating Sponsor Account is closed, you will no longer be able to accumulate and may lose the ThankYou Points that you earned through that Sponsor and through ThankYou Network. If all of your Sponsor Accounts are closed, ThankYou Network may close your ThankYou Member Account.

3. If you combine your ThankYou Member Accounts, any action taken concerning points from one Sponsor Account may affect all the Points in your ThankYou Member Account.

For the complete Citibank Program ThankYou Network Terms and Conditions, please visit www.citibank.com/thankyou. For the complete Terms and Conditions of ThankYou Network, please visit www.thankyou.com.

*If you have other Sponsor accounts enrolled in ThankYou Network, you may have received a prior notice from that Sponsor that included these changes to the ThankYou Network Terms and Conditions. The effective date of these changes in any such prior notice is not affected by this Notice with respect to your other Sponsor account(s).

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