



Finding what you need

Finding it all in one place

If you thought opening an account was easy... wait till you start using Citibank® Online.

Getting started...

If you opened your account online, then you're set-go to CitibankOnline.com and sign on with the User ID and Password you set-up when applying.

If you need to set-up a User ID and Password, go to CitibankOnline.com, click set up online access and enter:

- Your ATM/Debit Card number
- Your PIN (the code associated with your ATM/Debit Card)
- An account number linked to your ATM/Debit Card (checking or savings)

Using My Citi...

After signing on, you'll see your home page, where you can:

- Manage all your Citi accounts – bank accounts, credit cards, loans...
- See balances and activity – transactions go back 18 months
- Pay bills – to virtually any person or business in the U.S.
- Transfer funds – to Citi and non-Citi accounts

Enjoying the extras...

- Fee-free ATMs – get cash surcharge-free at more than 28,000 ATMs in the U.S.
- Relationship pricing – link your Citi accounts for pricing benefits.

Fast Facts

- For the nearest Citibank branch or ATM, click [Find Citi Locations](#) to get maps, directions, hours, and services.
- The Citibank Switch Kit makes it easy to move your accounts to Citi. Get one online or at any Citibank branch.
- Your monthly bank statements and check images are available online.
- Citibank offers full-service online banking in Español.
- Visit online [Help](#) and get the FAQs, or call Citibank Customer Service 24/7 at 1-800-374-9700.



Manage Your Money on the Go

Not near a computer? No problem. At Citi, there are lots of ways to bank.

Citi MobileSM – Bank right on your cell or smart phone – check balances, pay bills, make transfers and more. To enroll, go to the Service Center.

CitiPhone Banking[®] – Call the number on the back of your ATM/Debit card to do virtually everything you can do online or at a Citibank branch.

13,500 Global ATMs – Get cash and account information at home or abroad.

3,800 Global Financial Centers – Located in more than 40 countries.



Your Security is Our Priority

That's why we take every possible precaution to protect you when you bank online. And it's why we created an online [Security](#) center where you can:

- Learn about the technologies we use to protect your accounts
- Get practical tips on protecting yourself
- Stay on top of security trends
- Get help if you're ever a fraud victim



www.CitibankOnline.com

Citibank Customer Service: 1-800-374-9700

Identity theft: 1-800-627-3999 (in NY metro area) 1-800-274-6660 (in all other areas)

Lost or stolen Citi Cards: 1-800-950-5114





Knowing what you need

Knowing where to find it

Everything you need to manage your finances... is one click away.

My Home is your home

Manage all of your linked Citi accounts from your home page, where the Account Summary presents a snapshot of your balances. For the details (deposits, withdrawals, check images, debit card purchases, and more) just click on any account. You can also:

- View upcoming payments and transfers
- Click to see your monthly bank statements
- Nickname your accounts
- Download activity into software like Quicken® or Microsoft Money®

What to do first: To see all your Citi accounts on your home page, link them to your ATM/Debit Card from our [Service Center](#).

Pay bills the easy way

Pay virtually all your bills online. We'll even mail a paper check to personal payees like your Aunt Sue.

What to do first: Add the people and businesses you want to pay. Just go to [Payments](#) and click Add a Payee.

From [Payments](#) you can also:

- View past and future payments
- See cancelled or open payments
- View the Payee Spending Report, which shows how much you spent with each payee this year and last

Transfer money anytime, anywhere

Need to transfer money—real-time—from checking to savings? To friends or family in the U.S. or abroad? To Citi or non-Citi accounts? At Citibank, you can do it all.

What to do first: Go to [Transfers](#) and select Compare your options to learn about the different transfer services available.

Stay on top of your Citi accounts

Want to know if a deposit cleared or when a credit card payment is due? Then get Account Alerts delivered to your mobile phone or e-mail address.

What to do first: From the [Service Center](#) select Enroll in/Manage Citi Alerting Service. Then choose the Account Alerts you'd like to receive.



Get points just for banking with us

Citi® ThankYou® Rewards is a debit card rewards program*. To get points you need a checking account and debit card, plus at least one other eligible product or service linked to your checking account—such as savings account or online bill payment. You can also get points for debit card purchases.

What to do first: To enroll, go to the [Service Center](#) and select Reward Programs. After you receive the New Member Guide, visit www.thankyou.com to view and redeem your ThankYou® Points.

* Enrollment and participation are subject to terms and conditions

Do-it-yourself servicing

You can do virtually everything you need to service your account without calling us or visiting a Financial Center. In the [Service Center](#) you can:

- E-mail Customer Service from our secure Message Center
- Reorder checks, stop payments, and link your Citi accounts
- Update all of your contact information
- Enroll in services including Citi MobileSM, Paperless Statements and Reward Programs

Investments

Whether you manage your investments yourself or work with a Citi Personal Wealth Management Advisor, you can access your investment accounts right from Citibank® Online.

Citi Personal Wealth Management is a business of Citigroup Inc., which offers securities through Citigroup Global Markets Inc. ("CGMI"), member SIPC. Insurance is offered through Citigroup Life Agency LLC ("CLA"). In California, CLA does business as Citigroup Life Insurance Agency, LLC (license number OG56746). CGMI, CLA and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. Citi and Citi with Arc Design are registered service marks of Citigroup Inc. and its affiliates and are used and registered throughout the world.

Investments and Insurance Products:
• Not FDIC Insured • Not a Bank Deposit
• Not Insured By Any Federal Government Agency
• No Bank Guarantee • May Lose Value

Thinking about today, planning for tomorrow

Citi can help you reach your goals, whether it's... doing your day-to-day banking...buying your first home... remodeling...saving for college...planning for retirement... and everything in between.

Click [Planning](#) for an online library of financial tools and articles.

Apply quickly and easily online – just click [Open an Account](#).

- **Banking** – Checking, savings, CDs, and high-yield money market accounts
- **Credit Cards** – Personal, student, and small business cards, each with its own unique rewards
- **Home Equity Lines & Loans** – Variable rate home equity lines of credit and fixed rate home equity loans available
- **Personal Loan** – Apply online and find out in minutes if you're approved
- **Mortgages** – Choose from a wide range of loans and get help each step along the way
- **Student Loans** – Graduate, undergrad and professional loans



© 2011 Citigroup Inc. Citibank, N.A. Citi, Citi with Arc Design and Citibank are registered service marks of Citigroup Inc. Citi never sleeps is a service mark of Citigroup Inc.

- Citibank Credit Cards are issued by Citibank (South Dakota), N.A., Citibank USA, N.A.
- Private student loans are originated by Citibank, N.A.
- First mortgages are made available through CitiMortgage, Inc., an Equal Housing Lender.

- Deposit products are offered by Citibank, N.A.
- Home Equity Loans and Lines of credit are offered by Citibank, N.A., an Equal Housing Lender.

