

CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	13.24% variable
Other APRs	Balance transfer APR: 0% until March 1, 2008. After that, 13.24% 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 rate equals the U.S. Prime Rate** plus 4.99%. The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%.***
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	\$0.
Minimum finance charge	50 cents.
Fee for additional cards	\$0.
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, \$50 maximum. However, there is no fee with the 0% APR balance transfer offer described above. 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: \$35.	

* All your APRs may automatically increase up to the Default APR if you default under any card 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 rate 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 the Business' or your credit report, such as 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.

BALANCE TRANSFER INFORMATION

Just follow these simple steps to start saving money on your high-interest cards.

- After receiving your card, you may call our customer service number in order to transfer your high-rate balances. And, we may send you a balance transfer kit with everything you need to pay off your high-rate cards.
- 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. Also, continue to make payments on your other accounts until your balance transfer is processed.
- 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.

- 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.
- Please note you cannot transfer balances from other accounts issued by Citibank (South Dakota), N.A. or its affiliates.
- Finance charges will be assessed on balance transfers from the date the transaction is posted to your account.