

Citi will help you pay off your account by reducing your outstanding balance. To take advantage of this offer, phone _____ immediately. _____

Outstanding Balance for account ending in	▶	\$12,550.32	_____
Your account has been pre-selected for a settlement offer which will save you:	▶	\$9,412.74	_____
If you accept this offer, your settlement amount will be:	▶	\$3,137.58	_____

Date you called Citi: _____ Settlement Deadline: 03/01/2011

January 30, 2011

We're making a great offer.
The next move is yours.



• Get out from under your credit card debt

• Pay a reduced amount

• Stop interest charges

• Stop collection calls

• Please call now toll-free: 1-866-514-1611

I noticed you have fallen far behind in your payments. I hope this settlement offer comes as a welcome relief and will help make things easier for you. We are prepared to settle your outstanding Citi® Card balance for a substantially lower amount. If you wish, you may even pay in installments. We also have many other options we would be happy to discuss with you.

VERY IMPORTANT: Please call 1-866-514-1611 to take advantage of this settlement offer or to find out about other ways we can help you. If we do not hear from you, your account will eventually be written off as a bad debt and may be sent to a collection agency or attorney. If that happens, this offer will no longer be available and you will once again be responsible for the full amount.

This really is a good way out of an unfortunate situation. I hope you will call me today so we can work on this together and put it behind us.

Here's what we can do for you when you call.

- Once we agree to a settlement and receive your first installment payment, interest charges on your account will be stopped pending receipt of all required payments when due.
- When you settle with Citi and make installment payments as agreed, we can put a stop to collections calls and letters about your account.
- After you finish paying the reduced amount we agree on, your account will have a zero balance and will be reported as such to the credit reporting agencies.

We've been able to help other Citi cardmembers and we would like to help you, too. When you call, we can talk about the different options we have to help you as simply and painlessly as possible. But there's not time to waste and taking care of this will never be any easier than it is right now.

Please call us today at 1-866-514-1611 so we can work something out.

Sincerely,

Vice President
Citicorp Credit Services, Inc. (USA)

Your CITI CARDS is issued by Citibank (South Dakota), N.A., and is serviced by Citicorp Credit Services, Inc. (USA), an affiliate.

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

Note:

- You must call the toll-free number provided and speak to a representative in order to accept our settlement offer. Simply mailing in a payment for the settlement amount without speaking to a representative may not result in completely settling the debt on our system.
- If you agree to pay the settlement by installments but fail to pay them when due, the balance (less installments paid) and contract terms in effect immediately before the settlement will be reinstated.
- Whenever more than \$600 of a debt is forgiven as result of settling a debt for less than the balance owing, we are required to report the amount of debt forgiven to the Internal Revenue Service on a 1099C form, a copy of which will be mailed to you.

682-213-0409F