



Citi® Cards
 P.O. Box 660370
 DALLAS, TX 75266-0370

Citi will help you save. This settlement offer is yours to accept. Call immediately.

Outstanding balance for account pending in

\$8,078.34

You're account has been pre-selected for a settlement offer which will save you:

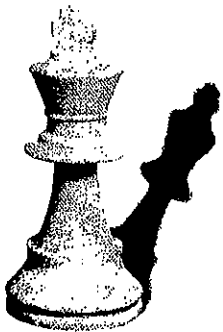
\$4,847.00

If you accept this offer, your settlement amount will be:

\$3,231.34

To accept this Settlement Offer, call the address shown below. You may also pay in installments by calling OR send payment for the settlement amount to the schedule to set up a payment

July 18, 2009



CUSTOMER ID #

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

Dear

We noticed that you have fallen behind on your payments. To help you out, we have pre-selected your account to receive a special limited time settlement offer. We are prepared to settle your outstanding Citi Card balance for a reduced amount of \$3,231.34. If you wish, you may pay the settlement amount in installments by calling 1-866-302-8975 to set up a payment schedule.

We hope this offer comes as a welcome relief and will help make things easier for you. The time to take action is limited, so act now.

Benefits of settling your balance

- After you finish paying the reduced amount, your account will have a zero balance.
- Settling with Citi will stop collection calls and letters.
- Once we receive your first installment payment, we will stop charging interest as long as you make all required payments when due.

You can accept this offer by calling 1-866-302-8975 OR by sending the exact settlement amount of \$3,231.34 to the address shown below by August 17, 2009. If you would like to pay in installments, you must call to set up a payment schedule.

ADDRESS TO SEND PAYMENT:

Citi Bank
 PO BOX 6000
 The Lakes, NV 89163

VERY IMPORTANT: Please call to set up a payment schedule or to make a one time payment of \$3,231.34 by August 17, 2009. If this offer doesn't meet your needs, call and we can talk about other options which may be available to you. If we do not receive the settled amount or hear from you soon, your account may eventually be written off as bad debt and may be sent to a collection agency.

We've been able to help other Citi cardmembers and we would like to help you, too. There's no time to waste!

Sincerely,

G. Stevens
 Vice President
 Citicorp Credit Services, Inc. (USA)

PLEASE SEE REVERSE SIDE FOR IMPORTANT INFORMATION

- Get out from under your credit card debt
- Pay a reduced amount
- Stop interest charges
- Stop collection calls
- Please respond now

682-2082-1008F

