

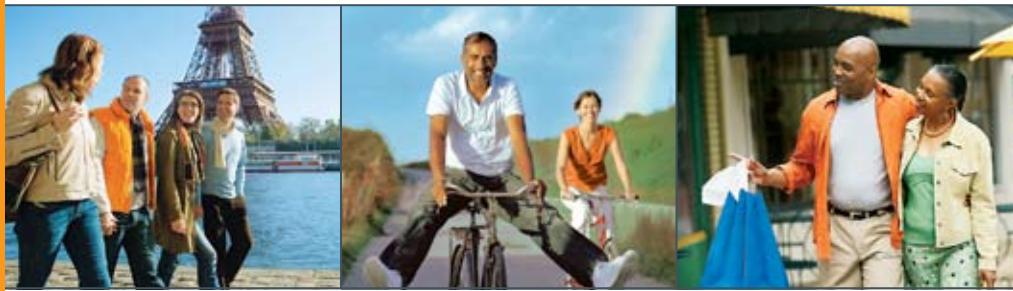
Here's your guide to ThankYouSM Network, the rewards program that lets you earn points from a growing network of places – for faster rewards.

“Thank You”[®] Rewards Network

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Citibank checking accounts and rewards for banking are offered by Citibank, N.A., Member FDIC, and are subject to the enrollment eligibility, point accrual and redemption rules in the Citibank Program Terms and Conditions; other terms and conditions apply. ThankYou membership and ThankYou Point redemption are limited to primary (first) checking account signer as established by Citibank.

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Welcome to ThankYou Network – the only rewards program you'll ever need.

Now that you're a member (and may already be earning points), you're ready to get the most out of your membership. Just turn the page and we'll help you set up your ThankYou Member Account. Five minutes is all it takes. And before you know it, you'll be on your way toward amazing rewards.

ThankYou Network lets you earn points from a growing network of places – ThankYou Sponsors as well as an impressive group of Participating Retailers. This guide will show you all the different ways you can earn points, and give you an idea of the wide range of rewards you can choose from.

What's inside:

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How to Earn Points

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How to Get Rewards

Pages 8-19

ThankYou Network: A whole new kind of rewards program.

With more ways to earn points and more ways to redeem them, ThankYou Network is a whole new kind of rewards program. Whether you're looking for the perfect gift or just thinking, "Hey, I'd like that," ThankYou Network gets you closer to the rewards you want.



A new way of doing things might call for a little explanation.

Why do I have to set up my ThankYou Member Account?

Setting up your ThankYou Member Account makes it easy for you to see the points you may have already earned. You can even pool points earned from different Sponsors and redeem points online. It's also a great way to learn about special offers and shop online at Participating Retailers.

What is a "ThankYou Sponsor"?

You became a member of ThankYou Network through one of our Sponsors, such as your Citi® credit card, your Citibank® checking account or even Expedia®. You earn ThankYou Points through each Sponsor, and because you have a whole network of them, you'll be amazed how quickly your points can accumulate.

One of the great things about ThankYou Network is that you can pool all those points from Sponsors into one single Member Account – points for banking, points for shopping, points for traveling and more. That means faster rewards!

What's a "ThankYou Participating Retailer"?

A "Participating Retailer" is one of a group of online and in-store retailers that lets you earn an average of 5 ThankYou Points for every dollar you spend. To earn points for online shopping with Participating Retailers, just link to the online retailer through www.thankyounetwork.com.

Online purchases made using any credit or debit card can qualify for points with most Participating Retailers. To earn points from in-store retailers, you must use a Citi credit card linked to ThankYou Network.

If I use two ThankYou Sponsors at the same time, can I get double the ThankYou Points?

Absolutely. And it's easy to do. For example, just use your Citi credit card or your Citibank® debit card whenever you book eligible travel on Expedia® and you'll earn points from both Sponsors.

You can also get even more points when you use your Citi credit card or Citibank debit card linked to your Sponsor checking account to shop online with one of our Participating Retailers through www.thankyounetwork.com.

To view the complete terms and conditions, go to www.thankyounetwork.com.

Getting Started.

It takes just a few minutes and a few easy steps to set up your ThankYou Member Account.

Step 1: Go to www.thankyounetwork.com.

Step 2: Provide some basic information.

Step 3: Choose a user name and password. That's it!
Once you're signed in, you can do all this and more:

- **Check your point balance**
- **Pool your points from multiple Sponsor Accounts**
- **Browse the full reward collection**
- **Get extra points offers**
- **Create your personal Wishlist**
- **Redeem your ThankYou Points for great rewards**

You can also call the ThankYou Service Center to set up your account.

Call 1-877-7REDEEM (1-877-773-3336), Monday to Friday, 9 a.m. to 12 midnight EST, and Saturday, 10 a.m. to 8 p.m. EST. A ThankYou associate will be on hand to assist you and answer any of your questions.

The sooner you set up your account, the sooner you can start to make the most of your ThankYou Membership.



Step 1

Select One of the Following Fields:

Mandatory Fields

Consumer Credit Card Number

Checking Account Number

Getting Started?

Log In Register

Learn More

Just For You

View All

Register with ThankYou Network® Create Your Own Reward

Learn

Read How to Register FAQs Read Program Information FAQs

There are many great ways to earn ThankYou Points.

Earn points through a Sponsor Account.

A ThankYou Sponsor Account is your “ticket” into the ThankYou Network. You became a member of ThankYou Network because you have a relationship with one of our Sponsors: Citi credit cards, Citibank or Expedia® – the newest ThankYou Sponsor. You can have more than one ThankYou Sponsor Account. In fact, the more Sponsor Accounts you have, the more ThankYou Points you can earn. We’re adding new ways to earn all the time. So visit our website often to see what’s new.

For more information about ThankYou Network Sponsors and rewards, visit www.thankyounetwork.com.

Earn even more points when you shop with our Participating Retailers.

Shop online: ThankYou Network will link you to over 300 online retailers – including Target®, The Home Depot® and Gap. These Participating Retailers let you earn an average of 6 ThankYou Points for every dollar you spend online through www.thankyounetwork.com. Just sign into your ThankYou Member Account. Click on “Get Points,” then on “Get Points for Shopping.” And then go!

Online Participating Retailers will let you use any credit or debit card. But to earn even more points, here’s a tip: shop with a Citi credit card or debit card linked to your Sponsor checking account.

Shop in-store: There’s more in store for you at Restoration Hardware, The Sharper Image®, Hollywood Video, Ruby Tuesday, Linens ‘n Things and other leading retailers when you use a Citi credit card linked to ThankYou Network. Once you have set up your ThankYou Member Account, you will automatically earn an average of 4 ThankYou Points for every dollar you spend at participating stores.

Points from Sponsors



Earn points with a Citi credit card



Get points by banking with Citibank



Earn points when you book eligible travel through Expedia®



Points from Participating Retailers



Earn an average of 6 ThankYou Points for every dollar you spend online at www.thankyounetwork.com.



Earn an average of 4 ThankYou Points for every dollar you spend in-store with your Citi credit card.





The reward possibilities are endless.

Read on for a taste of the hundreds of rewards you can choose from. If you like to travel, you can redeem for travel the way you want, when you want. There's an incredible selection of name brand electronics, sporting goods and home living products. You can treat yourself with a gift card from your favorite store or even choose a statement credit on a Citi credit card account or a charitable contribution.

Visit our website often because we're adding new rewards every month. And more and more of our ThankYou Members are creating their own reward through Your Wish Fulfilled – which allows Members to redeem for virtually anything they may be dreaming of!

Your Wish Fulfilled: get the reward of your dreams.

Have you always wanted to build a sand castle on the beach of your own private island? Do you picture yourself getting snowboarding lessons from a top pro? Yes, wishes do come true, and Your Wish Fulfilled allows you to create your very own reward. If there's something you're dreaming of that's not in our collection, just let us know and one of our Wish Specialists will arrange it.



Imagine getting any reward you want.

From learning to kayak to getting singing lessons from an opera diva. Just tell us what you want most and we'll get right on it.

10,000 points required to get started.

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”SM

Travel rewards: going your way.

Our online travel booking tool is powered by Expedia®, which gives you maximum flexibility when redeeming your ThankYou Points for travel. Just go to www.thankyounetwork.com to redeem your points for flights, hotels and travel packages quickly and easily. The number of points you'll need varies based on the price of your selection. When it comes to air travel, our travel booking tool eliminates hassles like minimum point requirements and limited seat availability. So, say goodbye to advance booking requirements, limited airline choices and blackout dates – ThankYou Network lets you travel the way you want, when you want.

Powered by:



How do you redeem for a great trip using your ThankYou Points? It couldn't be easier. Or more rewarding. Just go to www.thankyounetwork.com. Sign in to your account. Click on "Rewards," then "Travel & Experiences" and go! You can redeem your points for flights, hotels or travel packages. The choice is yours.

This screenshot shows the "Travel & Experiences" section of the ThankYou Network website. At the top, there's a navigation bar with links for "My Account", "Rewards", "Offers & News", "Get Points", and "About ThankYou". Below the navigation, a banner says "Plan Your Trip Online" and features a "Flight" button. To the right, a sidebar displays the user's account information: "Welcome Back CHRISTOPHER", "Points: 26,115 pts", "Total: 3 Sponsor Account(s)", and "Mileage Galleries: 0 Item(s)". Below the sidebar, there are sections for "Just for You" (with links to "Rewards with ThankYou Purchases" and "Check Out Our Rewards"), "Plan Your Trip" (with a "Flight search" button), and "Rewards Search" (with dropdown menus for "Category" and "Reward Reward"). The main content area shows options for "Explore ThankYou Network's Additional Travel Options" (including Cruises, Experiences, and Travel Certificates) and a "Flight" search interface.

This screenshot shows the results of a flight search from New York, NY (JFK) to Miami, FL (MIA). The search parameters are displayed at the top: "Flight search" and "New York, NY (JFK) to Miami, FL (MIA)". Below this, there's a summary box for "CHRISTOPHER" with "Point Total: 26,115 pts". The main content area displays a grid of flight options from various airlines. Each row includes the airline logo, name, and the number of points required for each fare class: "Direct / non-stop", "1 stop", and "2+ stops". The airlines listed are American, AA, American, American, United, United, and United. The "Direct / non-stop" column shows point requirements of 2,000, 2,000, 2,000, 2,000, 2,000, 2,000, and 2,000 respectively. The "1 stop" column shows 2,000, 2,000, 2,000, 2,000, 2,000, 2,000, and 2,000. The "2+ stops" column shows 2,000, 2,000, 2,000, 2,000, 2,000, 2,000, and 2,000. There are also "All Results" and "Show more options" buttons.

Search
Results

Brand-name products: how rewarding.

ThankYou Network gives you the rewards you want most. Whether you like to cook or watch cooking shows on TV... whether you like to play golf or play video games. Choose from electronics, home living, sporting and outdoor, jewelry, media and games and toys.



Electronics

Printers, DVD players, cameras, televisions and more, including a selection of Apple® iPods®.



Home Living

Cookware, tools and gardening, luggage and more, including the Braun® Tassimo™ On Demand Beverage System.



Sporting and Outdoor

Sports equipment, golf clubs and camping gear, including the Trek® City And Path Hybrid bike.



Jewelry and Accessories

Beautiful accessories, including the Classic Imports Sterling Silver Mesh Cuff Bracelet.



Media

Magazine subscriptions, CDs, DVDs, music downloads and more, including Star Wars: Clone Wars, Vol. 1.



Games and Toys

Video game players, video games and toys, including the Microsoft® Xbox™ 360 Game System.

Over 70 brands to choose from, including:

BANANA REPUBLIC

EXON **Mobil**

Sears



Pier1 imports®

BED BATH & BEYOND



STAPLES
that was easy!

STARBUCKS COFFEE

LINENS-N-THINGS
Your Home Super Store



L.L.Bean



BARNES&NOBLE
BOOKSELLERS
www.bn.com



macy's way to shop™

BABIES'R'US
The Baby Superstore



Gift Cards: more of what you want from popular stores and restaurants.

Name a store, any store. The chances are pretty good we've got a Gift Card you can use there. The fact is, we have merchants from across the country, so no matter where you live you'll be able to get things you really want – from getting your fill at your favorite restaurant to even filling your car's gas tank. Gift Cards are available in amounts from \$5 to \$200.



Rebate, Savings and Charity: rewards of another kind.

Sometimes, the most useful rewards are the ones you don't get in a box. Like a statement credit for your Citi credit card account, a rebate on your student loan, or a donation to your favorite charity. No matter which you choose, you're sure to feel good about it.



Together, we can save a life

Student Loan Rebates

Help pay off your loan that much sooner. Six student loan rebate options, from \$25 to \$1,000.

Statement Credit

It's like putting money in your pocket. Six statement credit rewards, from \$15 to \$250.

Charity

Use your points for a good cause. Forty charitable gifts, including American Red Cross, Home At Last and March of Dimes.

Now that you've gotten to know ThankYou Network, it's time to dive in.

Here's where things get exciting! Now that you know all about ThankYou Network, it's time to see just how rewarding this program can be. Because whatever it is you like to do best, ThankYou Network will help you do more of it.

But don't just take our word for it. Visit www.thankyounetwork.com. And take advantage of the only rewards program you'll ever need.

Have questions? Please call us at 1-877-7REDEEM (1-877-773-3336).
The ThankYou Service Center is open Monday-Friday, 9 a.m. to 12 midnight EST,
and Saturday, 10 a.m. to 8 p.m. EST.

www.thankyounetwork.com

