

Product Placemat – Overview of Products

Last Updated: 10/20/14



Rewards-Based Products



Citi ThankYou Preferred
Reward Points



Citi ThankYou Premier
Reward Points



Citi Prestige
Reward Points

Launch Date	<ul style="list-style-type: none"> January 2011 (re-launched July 2013) 	<ul style="list-style-type: none"> January 2011 (re-launched October 2013) 	<ul style="list-style-type: none"> TY Prestige: January 2011 Citi Prestige: February 2013 Citi Prestige Refresh: October 2014
Positioning	<ul style="list-style-type: none"> The smartest way to get rewarded for doing the things you love 	<ul style="list-style-type: none"> The card designed for people who live life to the fullest 	<ul style="list-style-type: none"> The card that opens up a world more traveled
Value Proposition	<ul style="list-style-type: none"> 2x Points on Dining and Entertainment Purchases Broad, Flexible Reward Program No Caps No Expiration Exclusive Entertainment Access 	<ul style="list-style-type: none"> 3x Points on Dining and Entertainment Purchases 2x Points on Air and Hotel Purchases 20% Air Discount No Foreign Exchange Fees Exclusive Entertainment Access 	<ul style="list-style-type: none"> \$250 Air Travel Credit Complimentary 4th night for any hotel stay Access to Priority Pass™ Select VIP airport lounges and American Airlines Admirals® Clubs 24/7 Prestige Global Concierge 3x points on air travel and hotel, 2x dining and entertainment, 1x points on other purchases VIP Access to Entertainment Experiences
Lead Offer – Bonus/Incentive	<ul style="list-style-type: none"> Promo rate on balances and purchases 	<ul style="list-style-type: none"> Bonus pts after purchase threshold 	<ul style="list-style-type: none"> N/A
Purch. & BT APR	<ul style="list-style-type: none"> BT and Purchases on all segments 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A
Go To Rate	<ul style="list-style-type: none"> Pre-approved – 11.99/12.99/13.99/16.99% Internet/ITA /Branch - 12.99/17.99/22.99% 	<ul style="list-style-type: none"> Pre-approved – 14.99% Internet- 13.99/17.99/22.99% Branch – 15.24% 	<ul style="list-style-type: none"> Internet/Branch - 15.24%
Annual Fee	<ul style="list-style-type: none"> \$0 	<ul style="list-style-type: none"> \$125, First year waived 	<ul style="list-style-type: none"> \$450 \$350 Citigold and Private Bank clients
Distribution Channels	<ul style="list-style-type: none"> Direct Mail – Pre Approved & ITA Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites Retail Branches 	<ul style="list-style-type: none"> Direct Mail <ul style="list-style-type: none"> –Pre-approved Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites Retail Branches 	<ul style="list-style-type: none"> Internet <ul style="list-style-type: none"> – Internal Sites Retail Branches

Rewards-Based Products (continued)



Citi Forward
Reward Points



Citi Double Cash
Cash Back

Launch Date	• March 2009		• August 2014
Positioning	• Rewards for the responsible use of credit		• The only card that earns you cash back twice on every purchase with 1% when you buy and 1% as you pay for those purchases
Value Proposition	Acquisitions <ul style="list-style-type: none"> • 1 point per \$1 spent • Up to 2% APR reduction • Points for using credit wisely 	ECM <ul style="list-style-type: none"> • 5x points entertainment & dining, 1x points on other purchases • Up to 2% APR reduction • Points for using credit wisely 	<ul style="list-style-type: none"> • Earn 1% cash back on your purchases. Earn an additional 1% cash back as you pay for those purchases, whether you pay in full or over time • No caps • No category restrictions • No enrollment required to earn cash back • Redeem for a statement credit, check or a gift card as soon as you earn \$25 in cash rewards • Save time when you call. Just say "representative" to enjoy fast, personal help, 24 hours a day • Get a pass on your first late fee
Lead Offer – Bonus/Incentive	• Bonus points after purchase threshold		• 0% for 15 month for BT and Purchase
Purchase and BT APR	• 0% for 7 months on purchases		• 0% for 15 months BT& Purchase
Go To Rate	• Internet/Branch - 13.99/18.99/23.99%		• Internet/ Branch: 12.99/17.99/22.99%
Annual Fee	• \$0		• \$0
Distribution Channels	<ul style="list-style-type: none"> • Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites • Retail Branches 		<ul style="list-style-type: none"> • Direct Mail • Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites • Retail Branches

Value Products



Citi Simplicity



Citi Diamond Preferred

Launch Date	<ul style="list-style-type: none"> • July, 2011 	<ul style="list-style-type: none"> • 2002
Positioning	<ul style="list-style-type: none"> • The only card with no late fees, no penalty rate and no annual fee – ever. 	<ul style="list-style-type: none"> • You've Earned It
Value Proposition	<ul style="list-style-type: none"> • No late fees – ever • No penalty rate – ever • No annual fee – ever • One rate for all borrowing and spending • Direct to representative service • Everyday savings with Citi Easy Deals 	<ul style="list-style-type: none"> • Great Savings with Citi Easy Deals and Citi Price Rewind • Special Access with 24/7 Concierge and Citi Private Pass • Added protection with \$0 Liability on unauthorized purchases
Lead Offer – Bonus/Incentive	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • N/A
Purchase and BT APR*	<ul style="list-style-type: none"> • 0% for 18 months 	<ul style="list-style-type: none"> • 0% for 18 months
Go To Rate*	<ul style="list-style-type: none"> • 12.99/17.99/21.99% 	<ul style="list-style-type: none"> • 11.99/16.99/21.99%
Annual Fee	<ul style="list-style-type: none"> • \$0 	<ul style="list-style-type: none"> • \$0
Distribution Channels	<ul style="list-style-type: none"> • Direct Mail <ul style="list-style-type: none"> –Pre-approved • Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites • Retail Branches 	<ul style="list-style-type: none"> • Direct Mail <ul style="list-style-type: none"> –Pre-approved • Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites

Co-brand Products



**Citi AAdvantage Platinum
Miles**



**Citi AAdvantage Executive
Miles**

Launch Date	<ul style="list-style-type: none"> • April 2012 	<ul style="list-style-type: none"> • July 2011
Positioning	<ul style="list-style-type: none"> • Earn travel faster 	<ul style="list-style-type: none"> • The card with VIP travel benefits
Value Proposition	<ul style="list-style-type: none"> • 2x miles on AA spend • 1st checked bag free • Group 1 Boarding • 10% redemption bonus • 25% off in-flight food & beverage purchases • \$100 AA cert with \$30K annual spend • Reduced mileage awards (7.5k) • No Mileage cap 	<ul style="list-style-type: none"> • 2X miles on AA spend • Admirals Club membership • 1st checked bag free • Enhanced Airport Experience • 10K Elite Qualifying Miles w/\$40K annual spend • Top tier customer service and concierge • FX fee waiver • No Mileage cap • Chip and Signature
Lead Offer – Bonus/Incentive	<ul style="list-style-type: none"> • Untargeted offer: 30K bonus miles with \$1,000 spend hurdle • Booking path: \$100 off AA purchase and 30K miles 	<ul style="list-style-type: none"> • Untargeted offer: 30K bonus miles with \$1,000 spend hurdle
Purchase and BT APR	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • N/A
Go To Rate	<ul style="list-style-type: none"> • 13.99% - 21.99% 	<ul style="list-style-type: none"> • 15.24%
Annual Fee	<ul style="list-style-type: none"> • \$95 (first year waived) 	<ul style="list-style-type: none"> • \$450
Distribution Channels	<ul style="list-style-type: none"> • American Channels – Booking path, in-flight video/magazines, email, web, direct mail, statements, welcome kits, phones, gate agents/abling, mobile app • Direct Mail: Pre-approved, Invitation-to-Apply and Add-a-Card (email) • Internet: Aggregators, paid search, Citi sites • Retail Branches 	<ul style="list-style-type: none"> • Above the Line: Airports and Digital / Print • American Channels – Admirals Club in-flight magazines, direct mail, statements, email, web, phones, gate agents • Direct Mail: Invitation-to-Apply • Internet: Citi sites • Retail Branches

Co-brand Products (continued)



**Hilton HHonors Visa Signature
Hotel**



**Hilton HHonors Reserve
Hotel**

Launch Date	<ul style="list-style-type: none"> • 1999 	<ul style="list-style-type: none"> • July 2012
Positioning	<ul style="list-style-type: none"> • Earn More Points. Make More Memories. 	<ul style="list-style-type: none"> • Experience Extraordinary Rewards.
Value Proposition	<ul style="list-style-type: none"> • 6 points per \$1 spent at Hilton HHonors Hotels • 3 points at supermarkets, gas stations and drugstores • 2 points on all other purchases • Hilton Silver status (fast-track to Gold with 4 Hilton HHonors stays in first 90 days of cardmembership) • Chip and Signature 	<ul style="list-style-type: none"> • 10 points per \$1 spent at Hilton HHonors Hotels • 5 points at airlines and rental cars • 3 points on all other purchases • Hilton Gold status (Diamond Status with \$40K in annual spend) • Annual bonus of a weekend night certificate • No FX fees • Chip and Signature
Lead Offer – Bonus/Incentive	<ul style="list-style-type: none"> • 50K Hilton HHonors Bonus Points after purchase hurdle 	<ul style="list-style-type: none"> • 2 weekend night certificates at any Hilton HHonors property after purchase hurdle
Purchase and BT APR	<ul style="list-style-type: none"> • N/A 	<ul style="list-style-type: none"> • N/A
Go To Rate	<ul style="list-style-type: none"> • 15.24% 	<ul style="list-style-type: none"> • 15.24%
Annual Fee	<ul style="list-style-type: none"> • \$0 	<ul style="list-style-type: none"> • \$95
Distribution Channels	<ul style="list-style-type: none"> • Hilton web, email, call center, hotel take-ones, front desk agents, key cards, reservation path • Display advertising • Direct Mail (Pre-Approved) • Citi Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites 	<ul style="list-style-type: none"> • Hilton web, email, call center, hotel take-ones, in-room TV, key cards, reservation path • Display advertising • Direct Mail (Pre-Approved) • Citi Internet <ul style="list-style-type: none"> –Aggregators –Paid Search –Internal Sites • Retail Branches

Co-brand Products (continued)



Expedia+ Card (No Fee)
Travel



Expedia+ Voyager Card (Fee)
Travel



AT&T Universal Savings
Telecom



AT&T Universal Savings & Rewards
Telecom

Launch Date	• September 2014		• September 2007	• September 2007
Positioning	<ul style="list-style-type: none"> • Travel your own way • Find your way to experience the world 		• Exclusive Savings on AT&T Spend	• Exclusive savings on AT&T spend & ThankYou Rewards
Value Proposition	<ul style="list-style-type: none"> • 3x Expedia+ bonus points per \$1 spent on Expedia.com • 1x Expedia+ bonus point per \$1 spent on other purchases • Immediate +silver status with accelerator to +gold status • Exclusive bonuses and amenities at many +VIP Access hotels worldwide 	<ul style="list-style-type: none"> • 4x Expedia+ bonus points per \$1 spent on Expedia.com • 2x Expedia+ bonus points per \$1 spent dining & entertainment • 1x Expedia+ bonus point per \$1 spent on other purchases • Immediate +gold status • Exclusive bonuses and amenities at many +VIP Access hotels worldwide, and room upgrades when available • No FX fee • \$100 annual statement credit toward airline incidental fees 	<ul style="list-style-type: none"> • Savings per billing cycle: Earn 0.5% on first \$250 in spend, 1% for purchases between \$250.01 & \$750, 1.5% on purchases over \$750.01 • No limit to amount you can earn • Free Calling Benefits: 30min long distance plus 2 directory assistance 	<ul style="list-style-type: none"> • 1 point per \$ spent on non AT&T purchases, up to 50k pts per year; 5 year point expiration • Up to 10% savings on AT&T purchases and service for first 12 months, 5% thereafter, up to \$350 per calendar year • Free Calling Benefits: 30min long distance plus 2 directory assistance
Lead Offer – Bonus/Incentive	• 15K bonus points with \$1,000 spend in 3 months	<ul style="list-style-type: none"> • 25K bonus points with \$2,000 spend in 3 months • (Anniversary) 5K bonus points with \$10,000 spend in year 	• None	• 10,000 Bonus points after purchase threshold
Purchase and BT APR	• N/A		• 0% for 15 months on BTs	• 0% for 12 months on BTs
Go To Rate	• 14.99% / 16.99% / 22.99%	• 13.99% / 16.99% / 21.99%	• 13.99% to 23.99%	• 13.99% to 23.99%
Annual Fee	• \$0	• \$95	• \$0	• \$0
Distribution Channels	<ul style="list-style-type: none"> • Expedia Channels: Web, booking path, email, inserts • Citi Channels: Web, direct mail, email • Internet <ul style="list-style-type: none"> –Aggregators –Marketing pages/ads –Paid Search 		<ul style="list-style-type: none"> • Internet <ul style="list-style-type: none"> –Internal Sites 	<ul style="list-style-type: none"> • Internet <ul style="list-style-type: none"> – Internal Sites – AT&T.com • Partner channels: AT&T employees, AT&T newsletters

Business Products



CitiBusiness ThankYou Card
Reward Points



CitiBusiness / AAdvantage World Card
Miles



AT&T Universal Business
Telecom

Launch Date	• May 2012	• May 2012	• May 2008
Positioning	• Rewards for business spend	• Earn travel faster	• Accelerated earn on AT&T products
Value Proposition	<ul style="list-style-type: none"> • 1 point per \$1 spent • 3x on rotating business categories such as office supplies, advertising, travel • No fee employee cards • No cap, no expiration • Anniversary bonus 	<ul style="list-style-type: none"> • 1 mile per \$1 spent • 2x on AA, office supplies, telecom, car rental • No fee employee cards • Free baggage • Group 1 boarding • 5% anniversary bonus • \$99 flight companion cert after \$30k spend • 25% in flight discount • Reduced Mileage Awards (7.5K) • No mileage cap 	<ul style="list-style-type: none"> • 1 ThankYou point per \$1 spend • 3x on office supplies, gas stations and professional services • 5 points on AT&T products and services
Lead Offer – Bonus/Incentive	• 15K points with spend hurdles	• Varies: Up to 50K miles with spend hurdles	• N/A
Purchase and BT APR	• 0% on purchases for 6 months	• N/A	• 0% on purchases for 6 months
Go To Rate	• 13.24%	• 15.24%	• 14.24%
Annual Fee	• None	• \$95, first year waived	• None
Distribution Channels	<ul style="list-style-type: none"> • Internet <ul style="list-style-type: none"> – Paid Search, , External Aggregators – Internal Sites – Add-A-Card Email • Retail Branches 	<ul style="list-style-type: none"> • American Channels <ul style="list-style-type: none"> – Partner Site, Emails, Direct Mail, Airport, In-Flight programs, Phone • Internet <ul style="list-style-type: none"> – Paid Search, External Aggregators – Internal Sites – Add-A-Card Email • Retail Branches 	<ul style="list-style-type: none"> • AT&T Channels <ul style="list-style-type: none"> – Partner Site (Note: Removed from market in Apr '13, back in market in Jan '14)

Legacy Products



**Citi Dividend
Cash Back**



**Drivers Edge
Charter and Options**



**Citi CashReturns
Cash Back**



**AT&T Universal Platinum
Telecom**



**AT&T Universal Rewards
Telecom**



Citi Platinum Select

Launch Date	<ul style="list-style-type: none"> September 1991 	<ul style="list-style-type: none"> Former Ford Co-brand (1970's) 	<ul style="list-style-type: none"> 2007 	<ul style="list-style-type: none"> 1990 	<ul style="list-style-type: none"> Sept 2004 	<ul style="list-style-type: none"> 1997
Positioning	<ul style="list-style-type: none"> Earn cash back for spending every day 	<ul style="list-style-type: none"> Earn rebates towards your next vehicle purchase 	<ul style="list-style-type: none"> Unlimited cash back. No restrictions 	<ul style="list-style-type: none"> No annual fee plus Calling Benefits 	<ul style="list-style-type: none"> ThankYou Rewards with accelerated earn on AT&T products and services 	<ul style="list-style-type: none"> Low Rate
Value Proposition	<ul style="list-style-type: none"> 1% cash back on purchases and cash advances 5x cash back in featured categories each quarter 	<ul style="list-style-type: none"> Charter: 2% on all purchases Rebates towards the purchase or lease of new or used vehicle 	<ul style="list-style-type: none"> Full 1% cash back on all purchases No limit on cash back earned or amount to redeem Earn on average 5% cash back through Citi Bonus Cash Center Automatic check redemption 	<ul style="list-style-type: none"> No Annual Fee 10% Extra Cash from Citi Free Calling Benefits: 30min long distance plus 2 directory assistance 	<ul style="list-style-type: none"> 5 points on AT&T products and services and 1pt on all other purchases 75k points cap per year; 5 year point expiration Free Calling Benefits: 30min long distance plus 2 directory assistance 	<ul style="list-style-type: none"> \$0 Liability on unauthorized purchases Citi Identity Theft Solutions
Purchase and BT APR	<ul style="list-style-type: none"> 0% on purchases and BTs for 12 months (duration can vary based on placement) 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> N/A
Go To Rate	<ul style="list-style-type: none"> 12.99/17.99/22.99% 	<ul style="list-style-type: none"> Up to 29.99% 	<ul style="list-style-type: none"> N/A (EIR 9.16%) 	<ul style="list-style-type: none"> Up to 29.99% 	<ul style="list-style-type: none"> Up to 29.99% 	<ul style="list-style-type: none"> N/A
Annual Fee	<ul style="list-style-type: none"> \$0 	<ul style="list-style-type: none"> N/A 	<ul style="list-style-type: none"> \$0 	<ul style="list-style-type: none"> \$0 	<ul style="list-style-type: none"> \$0 	<ul style="list-style-type: none"> \$0

Legacy Products (continued)



Citi AAdvantage Bronze Miles



Citi AAdvantage Gold Miles



CitiBusiness / AAdvantage Miles



CitiBusiness Card Reward Points



Citi Professional Card
Reward Points, Cash Back,
Non Rewards and AA

	Citi AAdvantage Bronze Miles	Citi AAdvantage Gold Miles	CitiBusiness / AAdvantage Miles	CitiBusiness Card Reward Points	Citi Professional Card Reward Points, Cash Back, Non Rewards and AA
Launch Date	• 2003	• Early 1990s	• February 1999	• 6/2000 (non-rewards), • 4/2004 (ThankYou) • 1/2008 (World Card)	• 11/2004 (ThankYou) • 3/2006 (non-rewards) • 4/2006 (Cash)
Positioning	• Earn travel faster	• Earn travel faster	• Earn travel faster	• Rewards for business spend	• Rewards for business spend
Value Proposition	<ul style="list-style-type: none"> • 1 mile per \$2 spent • No blackout dates • 25% off in-flight food and beverage purchases • No Mileage Cap 	<ul style="list-style-type: none"> • 1 mile per \$1 spent • Reduced mileage awards (5k) • No blackout dates • 25% off in-flight food & beverage purchases • No Mileage Cap 	<ul style="list-style-type: none"> • 1 mile per \$1 spent • Reduced mileage awards • No blackout dates • Admiral's Club discount 	<ul style="list-style-type: none"> • 1 point per \$1 spent • No fee employee cards • Version with accelerators - 3 points on office supplies & professional services 	<ul style="list-style-type: none"> • Varied <ul style="list-style-type: none"> – Points, Miles or Cash Back per \$1 spent – Version with accelerators
Lead Offer – Bonus/Incentive	• N/A	• 25K bonus miles with \$750 spend hurdle	• N/A	• N/A	• N/A
Purchase and BT APR	• N/A	• N/A	• N/A	• N/A	• N/A
Go To Rate	• 13.99% - 21.99%	• 13.99% - 21.99%	• 15.24%	• Varied	• Varied
Annual Fee	• \$0	• \$50, first year waived	• \$75, first year waived • \$50, first year waived for Retail Branch customers	• None	• None • \$75 for Citi Professional AAdvantage