



## Life should be full of good things. Same goes for banking.

Enjoy these great benefits.

You're entitled to them just for being a member of

### **PHILIPPINES NURSES ASSOCIATION-NEW YORK, INC.**

- Free financial education seminars on topics such as credit management, preparing for retirement, home buying and more
- Your choice of:
  - Free Access Account when linked to a savings account or with Direct Deposit<sup>1</sup>
  - Free EZ Checking account with monthly Direct Deposit or two monthly bill payments<sup>2</sup>
- A complimentary Citipro® financial review
- Special low pricing for Citibank® at Work customers on a Citi Diamond Preferred Rewards Card with a bonus of 10,000 ThankYou Points after you make \$100 in purchases within 3 months of account opening, redeemable for a \$100 gift card<sup>3</sup>
- Free access to Citibank® Online with bill payment service
- \$500 off closing costs on first mortgages<sup>4</sup>
- Competitive rates on Home Equity Lines of Credit
- Preferred rates on Personal Loans<sup>5</sup>
- 1% principal reduction on Federal Consolidated Loans<sup>6</sup>
- \$50 annual savings on Women & Co.® membership
- Global money transfers to select countries

In addition, you can enroll in **ThankYou Network**,® which gives you great rewards for the banking you do every day, free.<sup>7</sup> Just one of the many advantages you'll enjoy with Citibank at Work.

### It's easy to join Citibank at Work:

- Sign up today with your Citibank at Work representative,  
**Francis Yu**  
at **(212) 226-0322**
- Or visit your local Citibank Financial Center  
**164 CANAL ST. ,NEW YORK NEW YORK 10013**  
**DOMINIC NG (212)274-8066**
- Or call 1-800-ALL-CITI



<sup>1</sup> You can avoid the monthly fee by having Direct Deposit to your Access Account during the statement cycle or if you open a Day-to-Day Savings Account with a minimum deposit of \$25.00 and include this account in your Access Account relationship package. If you do not have Direct Deposit or a Day-to-Day Savings Account in your Access Account relationship package, then your account is subject to a \$3.00 monthly maintenance fee.

<sup>2</sup> The Citibank EZ Checking package is free of monthly service and per-check fees with two or more electronic bill payments charged to, or a Direct Deposit credited to, your Regular Checking account during each statement cycle. Otherwise a \$1,500 combined average balance is required to avoid the following fees: a monthly maintenance fee of \$9.50 (\$7.50 fee for accounts maintained in NY, NJ and CT) and a \$1 per-check fee after the first 10 checks are charged to your account in a statement cycle (a \$0.50 per-check fee applies to every check charged to accounts maintained in CA and NV). Charges for other account-related services also apply.

<sup>3</sup> The Citi Diamond Preferred Rewards Card is issued by Citibank (South Dakota) N.A. Bonus points can only be earned by new Citi® Diamond Preferred® Rewards card members approved through this offer. Points will become available for redemption when they are transferred from your credit card account to your ThankYou Member Account, which may take 1 to 2 billing cycles.

<sup>4</sup> Discount applies to \$500 credit toward closing costs. This offer cannot be combined with other offers. Subject to change without notice. Applications are subject to credit approval. First Mortgage products are made available through CitiMortgage, Inc., an equal housing lender. CitiMortgage, Inc. does business as Citicorp Mortgage in NM.

<sup>5</sup> Must be employed by a Citibank at Work client company, or member of a Citibank at Work association or community group. Personal Loans are offered by Citibank, N.A.

<sup>6</sup> Federal Consolidated Loans are offered by the Student Loan Corporation is a subsidiary of Citibank, N.A.

<sup>7</sup> Separate enrollment of the checking account is required. Enrollment eligibility, qualifying accounts and services, and point accrual and redemption are subject to the Citibank Program ThankYou Network Terms and Conditions.

