

**2Q 06**  
**Trailing Equity e-Marketing**

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- E-Mail Campaign Customized Layout (Pages 6 and 7)
  - Postcards 1/1 and 4-color (Pages 8-11)
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3/6/06

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### Citibank® Home Equity Line of Credit

as low as

**7.00%**

variable APR for six months<sup>1</sup>

**7.50%**

current variable APR thereafter<sup>2</sup>

Apply Now! >

or call 1-XXX-XXX-XXXX

**Give yourself some credit for buying a house. Citibank certainly will.**

**Apply for a Citibank Home Equity Line of Credit by (date) and we'll reduce your APR by 0.50% for 6 months**

Dear [CitiMortgage Customer] ,

You've worked hard to build equity in your house. Now it's time to let your house work hard for you. As a valued CitiMortgage customer, you are eligible to receive preferred rates and premium service when you apply for a Citibank Home Equity Line of Credit. It's a smart and affordable way to finance large expenses or consolidate debt.

A Citibank Home Equity Line of Credit gives you easy access to cash. Apply now and you will receive:

- **Low, affordable Payments**
- **No points, closing costs or application fees.<sup>3</sup>**
- **Potentially Tax-Deductible Interest.<sup>4</sup>**

**As a CitiMortgage customer, we can process your line of credit quickly and schedule a closing in the location of your choice in as little as 10 days.**

**Apply now** or call us at 1-XXX-XXX-XXXX<sup>5</sup> and one of our Home Equity Specialists will assist you. In most cases, we'll be able to give you a conditional **approval in just 10 minutes.**

#### OFFER DETAILS AND DISCLOSURES:

1 This credit offer may not be extended if, after you respond, we find that you or any applicable criteria bearing on credit worthiness no longer meet the criteria used to select you for this offer (including employment verification, income verification, combined loan-to-value ratio, and credit score), you seek to obtain a line of credit on a property for which CitiMortgage does not hold the first lien, you do not furnish the required documentation or you cannot provide the required collateral. Minimum and maximum property values apply. This offer may be withdrawn if we are unable to confirm you are the person to whom the offer was made. This offer is not transferable and may not be combined with any other offer. Home equity loans and lines of credit are a) not available in Alaska nor on mobile or manufactured homes or on lease-hold or investment properties in any state; and b) cannot be in third lien position. Your application must meet our credit guidelines. Certain restrictions may apply on all programs. This offer is not available in Texas.

2 Rates as of January 24, 2006. The APR for our home equity line of credit may vary and is indexed to the Prime Rate, as published in the "Money Rates" section of The Wall Street Journal, currently at 7.25%. The APR is determined by the line amount, its resulting combined loan-to-value ratio, and the amount of the initial draw. The APR may be as high as 10.25% variable APR based on the current Prime Rate. The maximum APR is 18.00%. To qualify for the lowest rate customers must draw or transfer balances of at least \$25,000 of the line at account opening and meet certain credit qualifications and loan-to-value conditions. Any appraisal required at time of application may affect both line size and rate. Rates are subject to change without notice.

3 Property insurance and the fee to release an existing mortgage may be required. In addition, an early closure release fee may be charged to recover all third party costs incurred in originating your line if you close your account within 36 months. An annual fee of \$50 will apply starting on the first anniversary of credit line account opening.

4 Consult a tax advisor regarding the deductibility of interest.

5 Calls are randomly monitored and recorded to ensure quality service.

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#### Email Preferences

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The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency at 880 3rd Avenue, 5th Floor, New York, NY, 10022 for properties in New York; for properties in Nevada and California, the Office of Thrift Supervision at Pacific Plaza, 2001 Junipero Serra Boulevard, Suite 650, Daly City, CA 94014 and for properties in every other state, the Office of Thrift Supervision at 1475 Peachtree St., N.E., Atlanta, GA 30309.





### Citibank® Home Equity Line of Credit

as low as

# 7.00%

variable APR for six months<sup>1</sup>

# 7.50%

current variable APR thereafter<sup>2</sup>

[Apply Now! >](#)

or call 1-XXX-XXX-XXXX

*Fixed Rate Home Equity Loans are also available*

[Learn More](#)

## With a Citibank Home Equity Line of Credit, you can do addition by subtraction.

### **Apply for a Citibank Home Equity Line of Credit by (date) and we'll reduce your APR by 0.50% for 6 months**

Dear [CitiMortgage Customer] ,

You don't have to subtract from your bank account to add on to your house. As a valued CitiMortgage customer, you are eligible to receive preferred rates and premium service when you apply for a Citibank Home Equity Line of Credit. It's a smart and affordable way to finance large expenses or consolidate debt.

A Citibank Home Equity Line of Credit gives you easy access to cash. Apply now and you will receive:

- **Low Affordable Payments**
- **No points, closing costs or application fees.**<sup>3</sup>
- **Potentially Tax-Deductible Interest.**<sup>4</sup>

**As a CitiMortgage customer, we can process your line of credit quickly and schedule a closing in the location of your choice in as little as 10 days.**

**Apply now** or call us at 1-XXX-XXX-XXXX<sup>5</sup> and one of our Home Equity Specialists will assist you. In most cases, we'll be able to give you a conditional **approval in just 10 minutes.**

#### OFFER DETAILS AND DISCLOSURES:

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amount, its resulting combined loan-to-value ratio, and the amount of the initial draw. The APR may be as high as 10.25% variable APR based on the current Prime Rate. The maximum APR is 18.00%. To qualify for the lowest rate customers must draw or transfer balances of at least \$25,000 of the line at account opening and meet certain credit qualifications and loan-to-value conditions. Any appraisal required at time of application may affect both line size and rate. Rates are subject to change without notice.

3 Property insurance and the fee to release an existing mortgage may be required. In addition, an early closure release fee may be charged to recover all third party costs incurred in originating your line if you close your account within 36 months. An annual fee of \$50 will apply starting on the first anniversary of credit line account opening.

4 Consult a tax advisor regarding the deductibility of interest.

5 Calls are randomly monitored and recorded to ensure quality service.

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The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal agency that administers compliance with this law concerning this creditor is the Office of the Comptroller of the Currency at 880 3rd Avenue, 5th Floor, New York, NY, 10022 for properties in New York; for properties in Nevada and California, the Office of Thrift Supervision at Pacific Plaza, 2001 Junipero Serra Boulevard, Suite 650, Daly City, CA 94014 and for properties in every other state, the Office of Thrift Supervision at 1475 Peachtree St., N.E., Atlanta, GA 30309.

[Apply Now! >](#)



**Customized**

Having trouble viewing the graphics? [Click here](#)



**Give yourself some credit for buying a house. Citibank certainly will.**

**You are PreQualified for a [\$100,000] Citibank Home Equity Line of Credit at a low rate of [Prime - 0.25%], currently [7.25%]. Accept this offer by [date] and we'll take 0.50% off your APR for the first six months.**

**Citibank® Home Equity Line of Credit**

as low as

**6.75%**

variable APR for six months<sup>1</sup>

**7.25%**

current variable APR thereafter<sup>2</sup>

**Apply Now! >**

or call 1-XXX-XXX-XXXX

Dear [CitiMortgage Customer] ,

You've worked hard to build equity in your house. Now it's time to let your house work hard for you. As a valued CitiMortgage customer, you are prequalified to receive a [\$100,000] home equity line of credit at the low preferred rate of [Prime -0.25%], currently at [7.25% APR]. Apply by [date] to get 0.50% off your APR for six months. That's a low rate of [Prime -0.75%], currently [6.75% variable APR].

Here's how low you're your monthly payment can be for a [\$100,000] line of credit:

<b>Balance</b>	<b>\$80,000</b>	<b>\$160,000</b>
<b>Monthly Payment<sup>5</sup></b>	<b>\$467</b>	<b>\$933</b>

**As a CitiMortgage customer, there are no points, closing costs or application fees<sup>4</sup> and your interest is potentially tax deductible.<sup>5</sup> We can process your line of credit quickly and schedule a closing in the location of your choice in as little as 10 days.**

**[Apply now](#) or call us at 1-XXX-XXX-XXXX<sup>6</sup> and one of our Home Equity Specialists will assist you. In most cases, we'll be able to give you a conditional **approval in just 10 minutes.****

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1 This credit offer may not be extended if, after you respond, we find that you or any applicable criteria bearing on credit worthiness no longer meet the criteria used to select you for this offer (including employment verification, income verification, combined loan-to-value ratio, and credit score), you seek to obtain a line of credit on a property for which CitiMortgage does not hold the first lien, you do not furnish the required documentation or you cannot provide the required collateral. Minimum and maximum property values apply. This offer may be withdrawn if we are unable to confirm you are the person to whom the offer was made. This offer is not transferable and may not be combined with any other offer. Home equity loans and lines of credit are a) not available in Alaska nor on mobile or manufactured homes or on lease-hold or investment properties

in any state; and b) cannot be in third lien position. Your application must meet our credit guidelines. Certain restrictions may apply on all programs. This offer is not available in Texas.

2 Rates as of January 24, 2006. The APR for our home equity line of credit may vary and is indexed to the Prime Rate, as published in the "Money Rates" section of The Wall Street Journal, currently at 7.25%. The APR is determined by the line amount, its resulting combined loan-to-value ratio, and the amount of the initial draw. The APR may be as high as 10.25% variable APR based on the current Prime Rate. The maximum APR is 18.00%. To qualify for the lowest rate customers must draw or transfer balances of at least \$25,000 of the line at account opening and meet certain credit qualifications and loan-to-value conditions. Any appraisal required at time of application may affect both line size and rate. Rates are subject to change without notice.

3 Interest-only payment during the draw period, assuming the variable APR remains constant over the 10-year period. Home equity lines of credit have a 120-month draw period followed by a 240-month repayment period.

4 Property insurance and the fee to release an existing mortgage may be required. In addition, an early closure release fee may be charged to recover all third party costs incurred in originating your line if you close your account within 36 months. An annual fee of \$50 will apply starting on the first anniversary of credit line account opening.

5 Consult a tax advisor regarding the deductibility of interest.

6 Calls are randomly monitored and recorded to ensure quality service.

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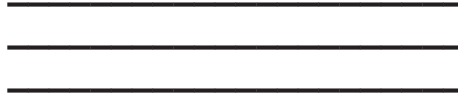
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**Respond by (date)**

**LET US HELP YOU COMPLETE YOUR APPLICATION...**  
**(At Citi, we are used to dotting i's and crossing t's)**

You were so close to completing your Citibank Home Equity Line of Credit (Loan) application and finally being able to take advantage of:

**Low Affordable Payments**  
**Potentially Tax-Deductible Interest<sup>1</sup>**  
**No Closing Costs, Points or Appraisal Fees<sup>2</sup>**

To show you that we value you as a CitiMortgage customer, we will reduce the life-of-loan rate on your Home Equity Line of Credit (Loan) by **0.25%** if you respond to this exclusive offer by \_\_\_\_\_. This is our way of showing you that we value your business and want to be your provider of one of the smartest financing options available today. Once your application is complete we can process your line of credit (loan) quickly and schedule a closing in the location of your choice in as little as 10 days.

Simply call us at 1-XXX-XXX-XXXX and one of our Home Equity Specialists will assist you with your application. In most cases, we'll be able to give you a conditional approval in as little as 10 minutes.

Sincerely,  
Eileen Derks, Vice President

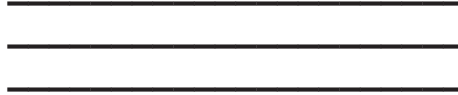
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**Respond by (date)**

## **WE WANT YOU BACK!**

You were so close to completing your Citibank Home Equity Line of Credit (Loan) application and finally being able to take advantage of:

**Low Affordable Payments**  
**Potentially Tax-Deductible Interest<sup>1</sup>**  
**No Closing Costs, Points or Appraisal Fees<sup>2</sup>**

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Sincerely,  
Eileen Derks  
Vice President

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## At this rate, isn't it worth completing your home equity application with Citibank?

Respond by \_\_\_\_ (date) \_\_\_\_ and we'll reduce your life-of-loan rate by an additional **0.25%**!

### We want you back!

You were so close to completing your Citibank Home Equity Line of Credit (Loan) application and finally being able to take advantage of:

- Low Affordable Payments**
- Potentially Tax-Deductible Interest<sup>1</sup>**
- No Closing Costs, Points or Appraisal Fees<sup>2</sup>**

To show you that we value you as a CitiMortgage customer, we will reduce the life-of-loan rate on your Home Equity Line of Credit (Loan) by **0.25%** if you respond to this exclusive offer by [date]. This is our way of showing you that we value your business. Once your application is complete, we can process your line of credit (loan) quickly and schedule a closing in the location of your choice in as little as 10 days.

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## It's time to move quickly on completing your home equity application with Citibank.

Respond by [date] and we'll reduce your life-of-loan rate by an additional **0.25%**!

### We want you back!

You were so close to completing your Citibank Home Equity Line of Credit (Loan) application and finally being able to take advantage of:

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## **Envelope Teasers:**

**We've calculated your available equity.  
Look inside to see how much.**

**We've run the numbers on your available equity.  
Look inside and walk through them.**

**Your home's available equity figure is in great shape.  
Open up and see for yourself.**

**We took a snapshot of your available equity.  
Look inside to get the full picture.**

**We've done the math on your available home equity.  
It all adds up. See for yourself.**

## **Equity Teasers/Headlines/Concepts:**

Turn equity in your home into cash in your pocket.  
(And you don't need to say Hocus Pocus.)

You know you have equity in your home, right?  
(We just wanted to remind you.)

Are you a homeowner with equity seeking a  
single line of credit and a long-term commitment?

You worked hard to build up equity.  
It's time for your equity to return the favor.

Don't treat your equity like a houseguest.  
Make it do some housework.

Alternate E-Mail Layouts (Headlines):



**You focus on the living and dining rooms.  
We'll help with the wiggle room.**

**Apply now for a Citibank Home Equity Line of Credit  
and we'll take .50% off your APR for 6 months**

Dear [CitiMortgage Customer] ,

**Citibank® Home Equity  
Line of Credit**

as low as

**7.00%**

variable APR for  
six months<sup>1</sup>

**7.50%**

current variable APR  
thereafter<sup>1</sup>

**Apply Now! >**

or call 1-XXX-XXX-XXXX

There's no better time to make those home improvements you've been dreaming about. As a valued CitiMortgage customer, you are eligible to receive preferred rates and premium service when you apply for a Citibank Home Equity Line of Credit. It's a smart and affordable way to finance home renovations, large expenses or even to consolidate debt.

A Citibank Home Equity Line of Credit gives you easy access to cash from \$25,000 up to \$\_\_\_\_\_. Apply by \_\_\_\_\_ and you will receive:

- A Preferred Interest Rate as low as Prime minus .50%, currently 7.00% variable APR
- Low Affordable Payments
- Potentially Tax-Deductible Interest.<sup>3</sup>

**As a CitiMortgage customer, we can process your line of credit quickly and schedule a closing in the location of your choice in as little as 10 days. Plus, you'll pay no points, closing costs or application fees.<sup>2</sup>**

**Apply now** or call us at 1-XXX-XXX-XXXX<sup>4</sup> and one of our Home Equity Specialists will assist you. In most cases, we'll be able to give you a conditional **approval in just 10 minutes.**

**OFFER DETAILS AND DISCLOSURES:**

**Apply Now! >**





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variable APR for six months<sup>1</sup>

# 7.50%

current variable APR thereafter<sup>1</sup>

[Apply Now! >](#)

or call 1-XXX-XXX-XXXX

## Who says you can't get extra credit for unfinished homework?

### Apply now for a Citibank Home Equity Line of Credit and we'll reduce your APR by .50% for 6 months

Dear [CitiMortgage Customer] ,

When it's actually time to do your home "work," we'll be there to help. As a valued CitiMortgage customer, you are eligible to receive preferred rates and premium service when you apply for a Citibank Home Equity Line of Credit. It's a smart and affordable way to finance large expenses or consolidate debt.

A Citibank Home Equity Line of Credit gives you easy access to cash from \$25,000 up to \$\_\_\_\_\_. Apply by \_\_\_\_\_ and you will receive:

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[Apply Now! >](#)





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as low as

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current variable APR thereafter<sup>1</sup>

[Apply Now! >](#)

or call 1-XXX-XXX-XXXX

## If dinner is on the house, why stop there?

### Apply today for a Citibank Home Equity Line of Credit and we'll reduce your APR by .50% for 6 months

Dear [CitiMortgage Customer] ,

You have been caring, patient and supportive of your home. Isn't it about time your home returns the favor? As a valued CitiMortgage customer, you are eligible to receive preferred rates and premium service when you apply for a Citibank Home Equity Line of Credit. It's a smart and affordable way to finance large expenses or consolidate debt.

A Citibank Home Equity Line of Credit gives you easy access to cash from \$25,000 up to \$\_\_\_\_\_. Apply by \_\_\_\_\_ and you will receive:

- A Preferred Interest Rate as low as Prime minus .50%, currently 7.00% variable APR
- Low Affordable Payments
- Potentially Tax-Deductible Interest.<sup>3</sup>

**As a CitiMortgage customer, we can process your line of credit quickly and schedule a closing in the location of your choice in as little as 10 days. Plus, you'll pay no points, closing costs or application fees.<sup>2</sup>**

**[Apply now](#) or call us at 1-XXX-XXX-XXXX<sup>4</sup> and one of our Home Equity Specialists will assist you. In most cases, we'll be able to give you a conditional **approval in just 10 minutes.****

#### OFFER DETAILS AND DISCLOSURES:

[Apply Now! >](#)

