

In Re: Personal Banking from Overseas (Peace of Mind Is at Hand!)

Dear *Journal* Reader:

There are many exciting experiences while on overseas assignment, but managing your finances isn't typically one of them. Actually, it can be quite challenging. Managing your pay, meeting financial obligations, maintaining a good credit rating at home, and sustaining and growing one's financial portfolio can all become a challenge. Additionally, once settled-in at your country of assignment, local obligations arise, requiring the need to transfer funds, be it in US Dollars or in Foreign Currency.

A seamless solution exists, which not only provides all of the necessary tools to efficiently manage your Personal Banking but, more importantly, provides "Peace of Mind."

The **Citibank Personal Banking for Overseas Employees** (PBOE) program delivers this Peace of Mind and so much more. Citibank PBOE has been the provider of choice and industry leader servicing international assignees for over a third of Citibank's century-plus history. Citibank PBOE offers a product and solution set designed specifically for the client on overseas assignment. Citibank PBOE provides a simplified, practically paperless way to manage your Banking by establishing a comprehensive, globally accessible banking relationship that includes access to credit and also to alternative banking products and services. NO other financial institution can compare to Citibank's depth and breadth of global expertise, its technological networking capabilities, its product offerings, or its worldwide presence.

The **Citibank PBOE** Program offers:

- U.S. Dollar, NY-based, interest-bearing International Access Account with unlimited deposits and withdrawals.
- No Monthly Account Balance Requirement AND the Monthly Maintenance Fee has been WAIVED!
- Assignment of a "Personal Banker," a dedicated point of contact who can handle a variety of financial and customer service needs.
- Global access via a Citibank Banking Card, which provides access to account information and funds at over 500,000 locations worldwide.
- Ability to access account information, execute Bill Payments and other transactions via Citibank Online, Citibank's award-winning, premier Internet banking service, at NO charge.
- Ability to execute Funds Transfers in almost ANY currency and at a Preferred Foreign Exchange Rate, regardless of currency or amount of transfer.
- Assistance in establishing bank accounts overseas, with Citibank or another financial institution.

And much more.

Now you can start enjoying "Peace of Mind." The **Citibank Personal Banking for Overseas Employees** program is close at hand. Simply call, e-mail or write to:

Eduardo J. Velarde

Vice President

Citigroup International
Citibank Personal Banking for
Overseas Employees Group
666 Fifth Avenue, 7th Floor
New York, NY 10103
Tel: 1.212.307.8578 (Admin)
1.212.307.8527 (Dir. Line)
1.877.647.7723 (Toll-Free)
Email: eduardo.j.velarde@citigroup.com