

"Hey, free money!"



"What the heck. You can never have too many snow blowers."

"It's just plastic. Who would steal plastic?"



"Rewards are very cool."

Using Credit Cards Wisely

[Controlling the Conflicting Voices in the Spending Section of Your Brain.]

Spend responsibly: Keeping track of your purchases is great in theory. But how do you do it without cutting into the fun of that vacation or shopping spree? We admit it's hard, but any good credit card should come with tools to help manage your spending. Email alerts, automatic bill pay, and bill managers are just some of the features available. That's why Citicards has created usecreditwisely.com. It can give you a better understanding of how these tools and others can help you wrangle your spending.

Be informed: A credit card is a wonderful convenience. After all, that's what you signed up for. However, when you're not aware of how cards work, you can get into trouble and even ruin your credit rating. If you're paying only part of your balance, check how the interest is calculated and determine what the cost will be in dollars. Your card behavior affects your interest rates. Miss a few payments and your interest rate could go up. On the brighter side, paying your bills on time can actually help improve your rate. Is this a great country or what?

Be protected: The words "credit card" and "fraud" aren't exactly strangers. Protect yourself. Make sure your credit card won't hold you responsible for any unauthorized charges [including online purchases]. Some credit cards even come with a photo card feature that allows you to put your picture and signature on the front. [Let's see them try to forge that cleft chin.] Lose your wallet? Break down on the road? Try the "catch of the day" in a foreign country and wish you hadn't? From doctor referrals to roadside assistance, there are cards that can offer protection for things you've probably never even thought of.

Get something back: Another way to spend wisely is to take advantage of rewards programs. Consolidating large purchases and even monthly bills onto credit cards is a nice way to get an extra bonus from things you pay for. Rewards programs can help you earn money for college tuition, airline miles, and even get cash back. Just make sure the rewards you get are the ones that really matter to you.



"I've got all the money I need as long as I never buy anything again."



"Stand back, I'm not sure how much longer I can control this thing."

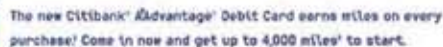


"It's only a matter of time before someone steals this puppy and sets up a new life in Guam."



"Rewards are very cool."

There's only one
thing standing between
you and Hawaii.
This window.



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He who uses the least cash, goes on the most trips.



It's more than a Debit Card.
It's a boarding pass.



 Dust off your passport.
The Citibank[®] AAdvantage[®]
Debit Card
is here.

A woman with dark hair, wearing a light-colored button-down shirt and dark trousers, is sitting on a red scooter. She is looking towards the camera with a slight smile. The scooter is a classic-style motor scooter with a large headlight and a rear storage compartment. The background is a plain, light color.

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Of course, in life we're all winners.
But some people win more than others.

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SCRATCH AND WIN
With free note
Herald as prize
Citibank AAdvantage

→ Hold on
→ Move up
→ Your prize

Have your dollars
to more places
Use the Citibank AAdvantage
your everyday purchases to
AAdvantage miles - start
a bonus of up to 4,000

Of course you could use cash, but then you'd only get what you bought.

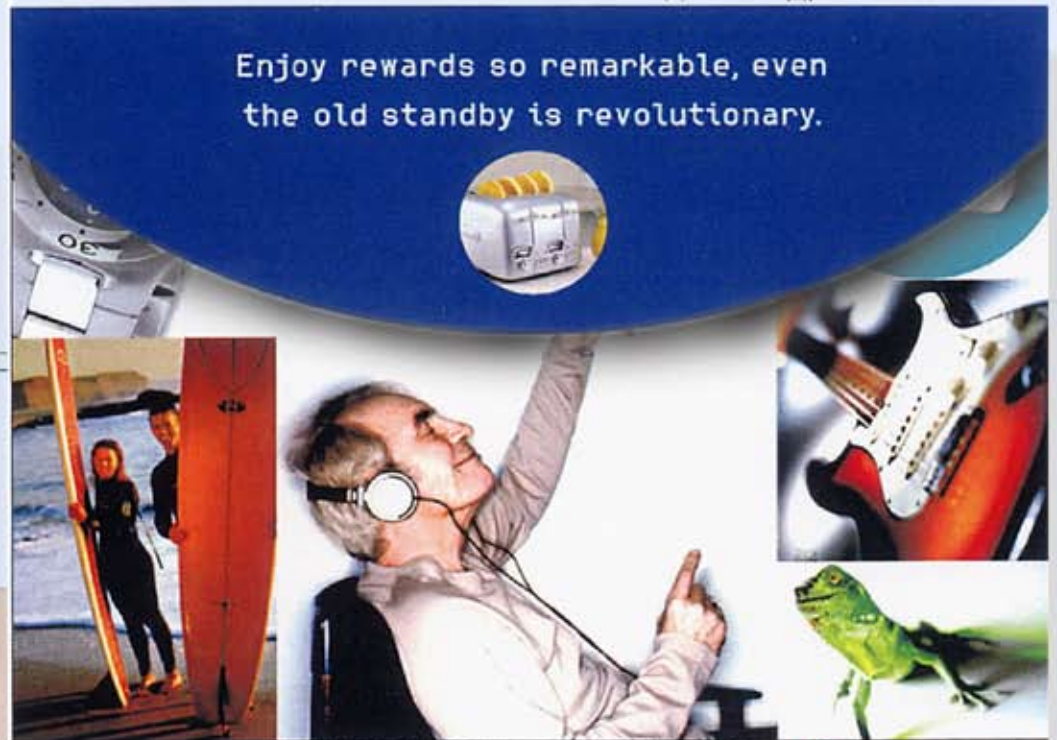
A man in a pink shirt and dark pants is holding a large bag of dog food. A golden retriever is sitting next to him. The background is white with some faint text and a red curved line at the top left.

Have your dollar bills been
to more places than you?

Use the Citibank® AAdvantage® Debit Card for
your everyday purchases instead of cash and earn
AAAdvantage® miles – starting with
a bonus of up to **4,000 MILES!**

A blue Citibank AAdvantage Debit Card is shown in the bottom right corner. It features the Citibank logo and the AAdvantage logo. The card has a textured surface and a small chip.

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Your Wish Fulfilled is here to help you get what you want out of Citi Rewards.

Wherever it is, your wish is for our Personal Shoppers will work with you to find it. They can help you book travel anywhere in the world and order merchandise at

your choosing. Simply visit us online at www.citibank.com and tell us what you wish for.



You were born with the gift of imagination. Here's your chance to use it.

