



Technophile?
Narcissist?
Slave to fashion?

Have we got a
card for you.

Artificial intelligence, here we come.

Okay, so it can't decode your DNA, but the CitiYou™ Card is designed to be smarter than your average card. It has all the features you need to be ready for whatever the future may bring. In fact, it has a bit of the future in it.

For starters, there's a next-generation smart chip right on the CitiYou Card for an added level of security and convenience while shopping online. By storing your credit card, billing

and shipping information on the chip, you can complete online order forms with a single click. And to celebrate the introduction of the CitiYou Card, new cardmembers get an initial smart card reader FREE when it's ordered before May 31, 2002. Connect the reader to your computer to unleash the potential of the chip.

In fact, with CitiYou, shopping's a breeze just about everywhere, with over 21 million locations worldwide that accept MasterCard®. And most items you purchase will receive automatic Extended Warranty coverage* for



Style. It's just something you're built with.

The CitiYou™ Card is designed to help you do what you want.

Any transaction that exceeds your revolving line of credit is authorized based on factors such as account history and payment resources.

needs and develop a comprehensive report with suggested steps to help you achieve your financial goals.

You can also choose the best time of the month to pay your bill. Time it to coincide with your paycheck, when you pay your other bills or whenever is best for you.

And as a CitiYou cardmember you can receive a complimentary CitiPro™ financial needs analysis for insight to your financial situation. A Citibank representative will examine your



Its only similarity to other cards
is that it fits in your pocket.



CitiYou PHASE 1
Sexy/Cool Extr
2.9% for 6 mths
Cell 10, US 1234
llllllllllllll

