



If the choice is between living for today and living for tomorrow, we say yes.

Members of Universal Force Healing Center

Citibank® at Work for communities provides members of community organizations with savings on Citibank products and services to help build financial security.

Take advantage of these discounts and savings:

- No monthly maintenance fee on a Citibank Access Account with a linked savings account or with a monthly direct deposit¹
- Great offer on personal installment loans: 1% off qualifying rate at a financial center²
- Free access to Citibank Online with bill payment service
- CitiPhone Banking® available 24 hours a day, 7 days a week
- Complimentary financial education workshops
- Discount on first mortgages³
- Great rates on a Home Equity Line of Credit
- 1% principal reduction on Federal Consolidation Loans



NOT ENROLLED YET?

- Call your Citibank at Work Relationship Manager, **Christine Goni** at **(212) 229-1319**
- Visit your local Citibank Financial Center for financing options
1107 Broadway, New York, NY 10010



¹ 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.

² Must be a employed by a Citibank at Work client company, or member of a Citibank at Work association or community group. Citibank at Work customers receive 1% off the rate they qualify for at a Citibank Financial Center.

³ 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.

© 2006 Citibank

Citibank, N.A., Citibank F.S.B., Citibank (West), FSB, Citibank Texas, N.A. Member FDIC.

Citi with Arc Design, Live richly, and CitiPhone Banking are registered service marks of Citigroup Inc.

Citibank® at Work


Live richly.®