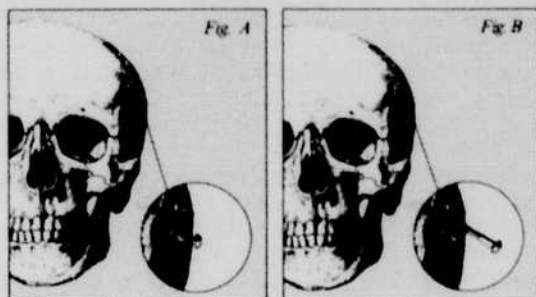


The Anatomy of the Citibank Classic card: a body of services and peace of mind for students, now with No Annual Fee.

For years, scientists could only theorize about the Citibank Classic Visa® card, unable to actually observe anything below its epidermal surface (i.e. the plastic). Surely the highly intelligent services were evidence of an advanced brain. But with the latest advances in x-ray technology, and when the light could catch the various parts just so, it was confirmed: the

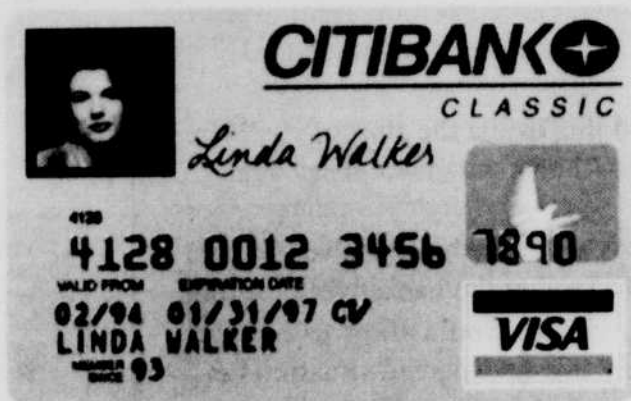


Scientists theorize that the mind of the Citibank Classic Visa cardmember (Fig. A) is secure because it receives superior service; the mind of the non-Citibank Classic Visa cardmember (Fig. B) is not secure because—could it be?—it has a screw loose?

Citibank Classic Visa card is head to toe more evolved than ever imagined. ¶ At its backbone are 3 services to cover the purchases you make on the card. Starting at the *Lower Costal Spine*, we see **Citibank Price Protection** can assure you of the best price. All you have to do is discover the same item advertised in print for less, within 60 days, and Citibank will refund the difference up to \$150¹. Along the *Oops-It-Slipped Disc*, **Buyers Security™** can cover those purchases against

accidental damage, fire or theft, for 90 days from the date of purchase¹; and **Citibank Lifetime Warranty™** allows one to extend the warranty for the expected service life of eligible products up to 12 years². So if you ever buy a walkman, a stereo, whatever, it will be reassuring to know that Citibank can bend and be flexible while still lending support. ¶ The backbone is then connected to the cranium or headbone. Look at the bottom of the page. The **Citibank Photocard** has the head of the cardholder, as well as his or her own signature, right on the front. That way, it will help prevent fraud. It will also make a good form of ID, since you get to choose your own photo. ¶ But what about the Nervous System? The fact is, it doesn't have one, not in the spinal cord nor in the brain. What it has is the Very Calm System. Because even if your credit card gets stolen, or gets lost, an involuntary muscle called the *Extendus Anewcardeus* activates the **Lost Wallet™ Service** which can replace your card usually within 24 hours. ¶ As suspected, there's another involuntary muscle: the *heart*—a beating and caring heart, big enough to give students special discounts and savings. You'll receive a **\$20 Airfare Discount** on domestic flights³; savings on mail order purchases, sports equipment, magazines and music; a low variable interest rate of 15.4%⁴; and, **No Annual Fee**. (In other words, the card itself doesn't cost a forelimb and a hindlimb.) ¶ Naturally the heart of the Citibank Visa card pumps life and personalized customer service into all its parts, **24 hours a day**. So no matter what the question you might have concerning your card, you need only call the 800 number. You'll find Citibank has a neck they are eager to stick out for you. They will always lend an ear. Or a hand. They will keep an eye out for you. They will put their best foot forward. Etc. ¶ So call to apply. You don't need a job or a cosigner.

And call if you'd like your photo added to your regular Citibank Classic Visa card. The number is **1-800-CITIBANK** (1-800-248-4226), extension 19. ¶ If we take an overview of the whole body of services that make up the Citibank Classic Visa card, and consider that it will facilitate building a credit history, then you must shake a leg, flex your index finger and call today.



Not just Visa. Citibank Visa.

Monarch Notes® Version: With your purchases covered, no annual fee, and a low rate, the Citibank Classic Visa card will go easy on your Nervous System. Call **1-800-CITIBANK** (1-800-248-4226), extension 19.

†Certain conditions and exclusions apply. Please refer to your Summary of Additional Program Information. Buyers Security is underwritten by The Zurich International UK Limited. †Certain restrictions and limitations apply. Underwritten by the New Hampshire Insurance Company. Service life expectancy varies by product and is at least the minimum based on retail industry data. Details of coverage are available in your Summary of Additional Program Information. †Offer expires 6/30/94. Minimum ticket purchase price is \$100. Rebates are for Citibank student cardmembers on tickets issued by ISE Flights only. †The Annual Percentage Rate (APR) for purchases is 15.4% as of 1/94 and may vary quarterly. The APR for cash advances is 19.8%. If a finance charge is imposed, the minimum is 50 cents. There is an additional finance charge for each cash advance transaction equal to 2% of the amount of each cash advance transaction, however, it will not be less than \$2.00 or greater than \$10.00. Monarch® Notes are published by Monarch Press, a division of Simon & Schuster, a Paramount Communications Company. Used by permission of publisher. ©1994 Citibank (South Dakota), N.A. Member FDIC.