

Citibank Credit^{ED} presents the adventures of

Anita Future &

LES ON
THE CASE: PART 1AFTER A LONG NIGHT OF DECADENCE AND
DETECTIVE TALES, LES FORESIGHT SINKS
INTO A DREAM-FILLED SLEEP...IT WAS A DARK NIGHT, THE KIND OF DARK WHERE
SHADOWS TWIST AND TURN AROUND EACH OTHER
LIKE A BOX OF CHEESE-COVERED CURLY FRIES. I
WAS PULLING AN ALL-NIGHTER, YOU SEE. I WAS
ON A CASE. THE CASE OF THE MISSING CREDIT
CARD. MY MISSING CREDIT CARD.THIS ONE WASN'T GOING TO BE EASY,
SO I BROUGHT IN SOME MUSCLE.WE GOT A TIP AND BROUGHT IN A DAME
FROM THE DORM NEXT DOOR. THERE WAS
SOMETHING ABOUT HER. IT WAS LIKE THE WORD
'GUILT' WAS WRITTEN ALL OVER HER FACE.SHE WASN'T EXACTLY IN THE MOOD TO
COOPERATE, AND I WASN'T EXACTLY IN THE
MOOD TO PLAY AROUND.ALL RIGHT,
FORESIGHT! I'LL
TALK.I THOUGHT YOU'D
SEE IT MY WAY.

QUESTIONS ABOUT CREDIT CARDS? ASK ANITA...

Dear Anita,

Right now, I have a balance on my credit card of about \$500 that I am slowly paying off. How much money am I losing by spreading it out over several months? Anxious in Atlanta

Dear Anxious,

It depends on how slowly you're paying, and on your interest rate. If you have an APR of 18.9%, and you make minimum payments of \$20 every month, it will take you almost 3 years to pay off your \$500 balance and you'll end up paying about \$140 in interest. Increasing your monthly payments to \$40 a month makes a big difference- you'll pay off your balance in only 14 months and pay about \$60 in total interest. It's a good idea to pay more than the minimum due if you can afford it. Otherwise, that bargain ski weekend from last winter can end up costing more than a grand tour of Europe.

LES FORESIGHT

Episode 4: THE CASE OF
THE MISSING CREDIT CARDLES ON
THE CASE: PART 2ANITA FUTURE THE NAME
RANG IN MY HEAD LIKE AN
ALARM CLOCK HALFWAY ACROSS THE ROOM. YOU
CAN'T GO BACK TO SLEEP, BUT YOU JUST CAN'T
BRING YOURSELF TO GET UP AND TURN IT OFF.A LITTLE LATE
FOR HOUSE CALLS.
ISN'T IT, DETECTIVE?SHE LOOKED LIKE A
MILLION BUCKS. MY
KNEE BUCKLED. CHECK
THAT—BOTH KNEESYOU ALWAYS
DRESS LIKE THAT TO
DO HOMEWORK?YOU ALWAYS
WEAR YOUR HAT
TILTED AT THE WRONG
ANGLE?CUT THE
SMALL TALK. MY
NAME'S FORESIGHT. I'M
HERE FOR THE CARD.OH, I KNOW
WHO YOU ARE...I FOUND YOUR CARD WHEN YOU LOST IT ON
SPRING BREAK, BUT YOU'RE NOT GETTING IT
BACK... UNLESS YOU AGREE TO GET PHOTO ID
PROTECTION. NOT ONLY THAT, YOU HAVE TO KEEP
CLOSE TABS ON YOUR CARD FROM NOW ON AND
KEEP TRACK OF YOUR BALANCE AND CREDIT
LIMIT. THAT WAY, YOU WON'T RUN INTO TROUBLE
DOWN THE LINE. I'LL BET YOU KNOW ALL ABOUT
TROUBLE, MR. FORESIGHT.SHE HAD A POINT, AND SHE WASN'T EXACTLY
HARD ON THE EYES, EITHER.THINK YOU
CAN HANDLE IT?

TRY ME

SURE

SO, MR.
FORESIGHT...
WANT TO ORDER A
PIZZA?AND IT'S ON
ME.YEAH, YEAH... SO IT WAS A DREAM, BUT THE DAME
HAD TAUGHT ME SOMETHING. YOU GOTTA KNOW
YOUR LIMITS. YOU GOTTA BE RESPONSIBLE... AND
ALWAYS HAVE PROTECTION. PHOTO ID. THAT IS.GET ANSWERS TO YOUR CREDIT QUESTIONS
VIA E-MAIL AT ANITA.FUTURE@CITIBANK.COM

Dear Anita,

Can I get a credit card and have it sent to MY address or will my parents know that I'm getting it? Please advise, this is an emergency.
In a Hurry in Houston

Dear Hurried,

Hmmm, I bet there's a good story here. Anyway, if you are at least 18 years old, you are legally eligible to apply for a credit card in your own name at your school address. However, you may be asked to provide a "permanent" mailing address or phone number, which means you could receive calls or letters from your credit card company at your parents' house. Most parents know the importance of building a good credit history, and may support a student's decision to get a credit card, especially for emergencies. Consider discussing it with them first, they may have good advice about managing money and debt responsibly.

To learn more about Credit Matters,
visit <http://credit-ed.citibank.com>