

CitiBusiness

Rates Effective: January 1, 2012
Interest Rate Sheet for CitiBusiness Products

Solutions	Minimum Req. Opening Balance	Balance	APY**	Rate
VARIABLE RATE *				
Regular Checking (Non Interest Bearing)	\$0	All Balances	----	----
Foreign Exchange Checking	\$0	\$0-\$9,999.99	----	----
		\$10,000 - \$24,999.99	0.25%	0.25%
		\$25,000 +	0.35%	0.35%
CitiChecking (Interest Bearing) Preferred	\$ 300	\$0-\$999.99	----	----
		\$1,000 +	0.05%	0.05%
Premier Prestige Elite	\$ 300	\$0-\$999.99	----	----
		\$1,000 - \$49,999.99	0.15%	0.15%
		\$50,000 +	0.25%	0.25%
Savings	\$ 1,000	\$0 - \$999.99	----	----
		\$1,000 - \$49,999.99	0.10%	0.10%
		\$50,000 - \$249,999.99	0.25%	0.25%
		\$250,000-\$999,999.99	0.60%	0.60%
		\$1,000,000 +	0.80%	0.80%

* Rates on these products may change after your account is opened.

** Annual Percentage Yield.

Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and annual percentage yields, please call (671) 477-2484 (CIT) or 1-866-688-2484 (if you are calling from anywhere in the mainland USA). Fees could reduce earnings. Additional account information is contained in our CitiBusiness Client Manual, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions.

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CitiBusiness Deposit Solutions - Annual Percentage Yields

Rates Effective: January 15, 2012

GUAM

Solutions	Minimum Req. Opening Balance	ACCOUNT BALANCES			
		\$1,000 - \$99,999		\$100,000 +	
		APY	RATE	APY	RATE
Time Deposit **					
30 days TD	\$1,000	0.13%	0.13%	0.15%	0.15%
60 days TD	\$1,000	0.25%	0.25%	0.27%	0.27%
90 days TD	\$1,000	0.39%	0.39%	0.41%	0.41%
6 month TD	\$1,000	0.24%	0.24%	0.26%	0.26%
9 month TD	\$1,000	0.29%	0.29%	0.31%	0.31%
1 Year TD	\$1,000	0.33%	0.33%	0.35%	0.35%
2 Year TD	\$1,000	0.68%	0.68%	0.70%	0.70%
3 Year TD	\$1,000	0.81%	0.82%	0.83%	0.84%
4 Year TD	\$1,000	1.03%	1.05%	1.05%	1.07%
5 Year TD	\$1,000	1.28%	1.31%	1.30%	1.33%

**The Annual Percentage Yield assumes interest remains on deposit until maturity. An early withdrawal penalty may be imposed if withdrawal occurs before maturity. The APY shown above are the prevailing board rates. Please refer to the TD advice issued after an account is opened for applicable rates and APY. Product and rate information is accurate as of the date issued and is subject to change at any time. For current interest rates and Annual Percentage Yields, please call (671) 477-2484 (CIT) or 1-866-688-2484 (if you are calling from anywhere in the mainland USA). Fees could reduce earnings.

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