



Consumer Deposit Solutions - Annual Percentage Yields

Rates Effective: January 1, 2012

GUAM

Solutions	Minimum Req. Opening Balance	Account Balances											
		\$0 - \$999.99		\$1000-\$9,999.99		\$10,000 - \$24,999.99		\$25,000-\$49,999.99		\$50,000-\$99,999.99		\$100,000 or More	
		APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE	APY	RATE
VARIABLE RATE *													
Regular Checking (Non Interest Bearing)	\$0	---	---	---	---	---	---	---	---	---	---	---	---
Bank at Work Checking (NIB)	\$0	---	---	---	---	---	---	---	---	---	---	---	---
Citi Checking (Interest Bearing)	\$300	0.00%	0.00%	0.05%	0.05%	0.10%	0.10%	0.10%	0.10%	0.20%	0.20%	0.20%	0.20%
Savings Plus	\$100	0.00%	0.00%	0.20%	0.20%	0.30%	0.30%	0.90%	0.90%	1.25%	1.24%	1.25%	1.24%
Citi Savings	\$300	0.00%	0.00%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	0.35%	0.35%	0.35%	0.35%
Bank At Work Savings	\$0	0.00%	0.00%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	0.35%	0.35%	0.35%	0.35%
Cash Secured	\$625	0.00%	0.00%	0.15%	0.15%	0.20%	0.20%	0.20%	0.20%	0.35%	0.35%	0.35%	0.35%
Junior Savings **	\$25	0.00%	0.00%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%	0.35%

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

** Junior Savings Account interest begins to accrue at \$100 or more.

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 (CITI) or 1-866-688-2484 (if you are calling from anywhere here in the mainland USA). Fees could reduce earnings. Additional account information is contained in our Consumer Account Client Manual, including information about fees, balance computation methods, compounding and crediting of interest, transaction limitations and contractual terms and conditions. APY - Annual Percentage Yield

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Consumer 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	\$1000	0.13%	0.13%	0.15%	0.15%
60 days TD	\$1000	0.25%	0.25%	0.27%	0.27%
90 days TD	\$1000	0.39%	0.39%	0.41%	0.41%
6 month TD	\$1000	0.24%	0.24%	0.26%	0.26%
9 month TD	\$1000	0.29%	0.29%	0.31%	0.31%
1 Year TD	\$1000	0.33%	0.33%	0.35%	0.35%
2 Year TD	\$1000	0.68%	0.68%	0.70%	0.70%
3 Year TD	\$1000	0.81%	0.82%	0.83%	0.84%
4 Year TD	\$1000	1.03%	1.05%	1.05%	1.07%
5 Year TD	\$1000	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 (CITI) or 1-866-688-2484 (if you are calling from anywhere here in the mainland USA). Fees could reduce earnings. APY - Annual Percentage Yield

Please see reverse side for Checking/Saving rates, and other important information.

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