

From: "Dembowski, Dorothy J " <[REDACTED]>

To: "[REDACTED]" <[REDACTED]>

Subject: Thank you for being Citigold - Follow up to my call!

Date: Tue, 24 Apr 2012 13:54:22 +0000

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Hello Sarah,

This email is a follow up to our telephone conversation. First thank you for choosing to bank with Citibank and for being a Citigold customer.

What I saw Sarah that triggered my call is that our Ultimate Savings Account (USA) used to be the best paying saving account that we offered. Now for our Citigold clients that is our Savings Plus Account. When I see significant balances in a USA it either is an older account or a client is getting prepared for a major purchase like a home. Is that the case?

In this low interest rate environment the difference in rates is between 0.30 and 0.45 but both in low interest rate periods and higher periods you want to be in products that make best sense for you.

As a Citigold Relationship Manager I am here to care for and be a champion for my clients. I have a portfolio of select clients who qualify first by the size of their relationship with us and then secondly by being interested in having a relationship with Citibank and a designated banker. Essentially I am charged with making your relationship with Citibank the best it can be, should you choose to work with me.

My services as a designated relationship manager come at no cost to you, except for the promise of conversation. The "cost conversation" is an agreement that when there is a need or concern that the bank may be able to assist you with you'll let me know and conversely by telling me what is important to you I will reach out to you when Citibank has offerings that might deliver solutions for you. How does this sound this to you?

Sarah, do you travel outside of the United States frequently? If so, even more reason to have a designated champion back here along with the additional resources that come with working with a relationship manager.

I can enroll you within the program of working with a relationship manager and we can set up an appointment to discuss what are you saving for and how I can further enhance your relationship with Citibank when you have the time. We can meet by telephone or in person.

My best, Dorothy



Dorothy J. Dembowski
Citigold Relationship Manager

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