

Some things in life can be put off. Fortunately, quality health care doesn't have to be one of them. With the Citi Health Card you get payment flexibility so you can start treatment immediately.

Patient Payment Plan Benefits

Choose from No Interest and Budget Payment Plans on qualifying purchases with low monthly payments

(Simply ask your provider which plans are available on the Citi Health Card account)

- Finance up to 100% of your treatment and receive care immediately
- No down payment
- No need to reapply for additional procedures for you and your family
- Accepted at a variety of participating provider offices including dental, orthodontic, vision, hearing, veterinary and more
- Online convenience is available at www.healthcard.citicards.com
 - Select **Find a Provider** under the consumer section to find a healthcare provider in your area that accepts the Citi Health Card

See how low monthly payments can be when you use the Citi Health Card at a participating provider

Ask your provider which payment plan options are available on the Citi Health Card account. Promotional periods, minimum purchase requirements, and availability for no interest payment plans may vary by provider.

No Interest Payment Plans*

6 month plan example below.

Sample Purchase Amount	Example of monthly payment needed to pay off a 6 month no interest payment plan purchase by end of 6 month no interest period.**
\$250	\$42
\$500	\$84
\$750	\$125
\$1,000	\$167
\$1,500	\$250
\$2,000	\$334
\$3,000	\$500
\$5,000	\$834

*/*** See reverse side for details.

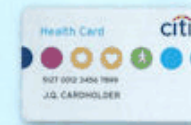
Budget Payment Plan[†]

\$1000 Minimum Purchase Required.

- Allows you to pay for larger treatment amounts over a longer period of time than our No Interest Payment Plans
- The Budget Payment Plan Annual Percentage Rate (APR) of 12.96% is lower than our standard regular revolving APR
- Availability of this plan may vary by provider

How to Apply

Choose the method that works best for you and start treatment today.



Apply in office
just ask for an application today.
You'll get a decision in minutes!

OR

Apply online
at www.healthcard.citicards.com

Applications online are available to you
24 hours, 7 days a week.

Ask your provider which payment plans they offer.
All payment plans may not be available.

Manage all of your family's healthcare expenses with the Citi Health Card

The Citi Health Card lets you finance your family's healthcare services over time. Simply present the Citi Health Card to a participating healthcare provider to receive these great payment options.



Budget Payment Plan[§]

\$1000 Minimum Purchase Required. Minimum Payments Required.

[§]With credit approval for qualifying purchases made at participating providers on the Citi[®] Health Card account. As of August 30, 2010, **APR** for regular revolve purchases: **26.99%** to **28.99%** (see your card agreement for APR applicable to you), except when your account is at the penalty rate, which is up to **29.99% APR**; budget payment plan purchase **APR 12.96%**. Minimum **INTEREST CHARGE: up to \$2.99**. See card agreement for details. Offer is only valid for consumer accounts in good standing; is subject to change without notice; see provider for details. May not be combined with any other credit promotion offer.

Ask your provider which of the following payment plans they offer on the Citi Health Card account. All payment plans may not be available at all providers.

No Interest If Paid In Full Within 6, 12 or 18 Months*
Minimum Payments Required. Minimum Purchase Required:

\$250 for 6 Month : \$500 for 12 Month : \$750 for 18 Month
No Interest Plan : No Interest Plan : No Interest Plan

Interest will be charged to your account from the purchase date if the promotional balance is not paid in full within the promotional period or, if permitted by law, you make a late payment.

*With credit approval for qualifying purchases made at participating providers on the Citi[®] Health Card account. As of August 30, 2010, **APR** for regular revolve purchases: **26.99%** to **28.99%** (see your card agreement for APR applicable to you), except when your account is at the penalty rate, which is up to **29.99% APR**; budget payment plan purchase **APR 12.96%**. Minimum **INTEREST CHARGE: up to \$2.99**. See card agreement for details. Offer is only valid for consumer accounts in good standing; is subject to change without notice; see provider for details. May not be combined with any other credit promotion offer.

***With credit approval for qualifying purchases made on the Citi Health Card account at participating providers. The 6 month plan examples reflect the respective amounts to be paid each billing period to repay the sample purchases in full by the end of the no interest period and incur no interest on the purchases. Different purchase amounts would require different payment amounts. Each example assumes that the sample purchase amount is the only balance on the account and there are no new transactions during the repayment period. If there were additional balances or transactions on the account, additional payments would be required to repay the balance in full before the end of the promotional period. The examples also assume timely payment. If you pay late, you may be unable to avoid interest charges. The repayment amounts in the examples are larger than the minimum payment that would be required under the card agreement to keep the account in good standing. The billing statement will only show the required minimum payment, not the repayment amount. If you choose to only pay the required minimum payment each month, you will not pay off your promotional purchase in time to avoid interest charges on the promotional purchase.

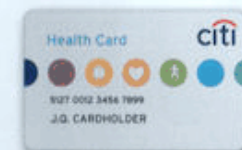
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Treatments today.
Payments tomorrow.

**NO INTEREST PAYMENT PLANS*
AVAILABLE ON THE CITI HEALTH CARD
ACCOUNT AT PARTICIPATING PROVIDERS**

Healthcare as it should be.



*See back for details regarding payment plans that may be available.

