

**Earn 5% cash back when you use your Citi® Dividend Card at restaurants and on hotels and car rentals from July 1, 2010 through September 30, 2010, when you accept this offer.\***

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\*Once you accept this offer, you will earn an additional 4% cash back on eligible purchases at restaurants, on hotels and car rentals between July 1, 2010, and September 30, 2010.

Restaurants, hotels and car rentals are defined as follows: Restaurants, including fast food restaurants, are defined as stand-alone merchants that primarily prepare food and drinks for immediate consumption by consumers, either on the merchant's premises or packaged for carryout. Hotels are defined as transactions involving the provision of sleeping or meeting room accommodations, or both and may include goods and services that are included on a bill for these accommodations by a hotel, motel, or inn. Car Rentals are defined as transactions involving the short-term or long-term rentals of cars, trucks, or vans.

We do not determine whether merchants correctly identify and bill transactions as being made at a restaurant, hotel or car rental company. However, we do reserve the right to determine which purchases qualify for the additional 4% cash back. Eligible purchases exclude items returned for credit and interest charges. In order to qualify for this offer, the account must be open and not in default under any Card Agreement you have with us at all times. If your account is closed for any reason, including if you convert to another product, you may no longer be eligible. You may accumulate a maximum of \$300 in cash back during any calendar year.