

CITIBANK, N.A.

ISSUER SNAPSHOT



BACKGROUND INFORMATION¹

Citibank, N.A. ("Citibank") was originally organized on June 16, 1812, and now is a national banking association organized under the National Bank Act of 1864. Citibank is an indirect wholly-owned subsidiary of Citigroup, Inc., the global financial services company. Citibank is a commercial bank that, along with its subsidiaries and affiliates, offers a wide range of banking and trust services to its customers throughout the United States and the world.

ISSUER FACTS AND FIGURES²

Issuer:	Citibank, National Association (N.A.)
Member FDIC:	Yes. Deposits are insured up to FDIC applicable limits. Please refer to the summary of FDIC Deposit Insurance Coverage on the reverse side for more information.
Historical Highlights:	1812: Founded and established as a Bank (City Bank of New York) 1955: The bank changes its name to The First National City Bank of New York 1976: First National City Bank becomes Citibank, N.A. 1992: Citibank, N.A. becomes one of the largest banks in the United States
Headquarters:	New York, NY
Branches:	1,005 in 13 states

ISSUER CREDIT RATINGS³

	Moody's	S&P
Rating Outlook:	Negative	Negative
Long-Term Bank Deposit s:	A1	A

- Information regarding the Issuer has been obtained from publicly available sources including, but not limited to, press releases, newspaper articles and other publicly disseminated documents including those filed by its parent company, Citigroup Inc., with the Securities and Exchange Commission ("SEC") under SEC file number 001-9924.
- This data is current as of September 30, 2011. For the most current data regarding Citigroup Inc. and its family of companies, including Citibank, please access www.citigroup.com.
- Bloomberg, as of November 29, 2011. Credit ratings pertain to the creditworthiness of the Issuer (i.e., the ability of the Issuer to meet its obligations under the terms of the structured investment) and is not indicative of the market risk associated with the structured investment or the reference security. All credit ratings are subject to change at any time. For the most current credit ratings of the Issuer, please access www.citigroup.com.

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SUMMARY OF FDIC DEPOSIT INSURANCE⁴

Account Ownership Category	Coverage Limits
Single Accounts (owned by one person with no beneficiaries)	\$ 250,000 per owner
Joint Accounts (two or more persons with no beneficiaries)	\$ 250,000 per co-owner
Certain Retirement Accounts (includes IRAs)	\$ 250,000 per owner
Revocable Trust Accounts	\$ 250,000 per owner per beneficiary up to 5 beneficiaries. If more than 5 beneficiaries, each owner's share of revocable trust deposits is insured for the greater of either (1) coverage based on each beneficiary's actual interest in the revocable trust deposits (up to \$250,000 per beneficiary) or (2) \$1,250,000.
Corporation, Partnership and Unincorporated Association Accounts	\$ 250,000 per corporation, partnership or unincorporated association
Irrevocable Trust Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each beneficiary
Employee Benefit Plan Accounts	\$ 250,000 for the non-contingent, ascertainable interest of each plan participant

4. https://www.fdic.gov/edie/fdic_info.html#06, as of August 1, 2011. This table is only a summary, and you should read the entire description of FDIC insurance coverage in the issuer's disclosure statement for its certificates of deposit, including the related risk factors. You are solely responsible for determining whether your accounts are within the FDIC insurance limitations.

For questions about FDIC coverage limits and requirements

Visit www.FDIC.gov/deposit/deposits, call toll-free 1-877-ASK-FDIC, or ask a representative at your bank.

To calculate your deposit insurance coverage

Use the FDIC's **Electronic Deposit Insurance Estimator (EDIE)** at www.fdic.gov/edie.

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Before purchasing a structured product, investors should carefully consider the risks associated with an investment in the structured product and whether the structured product is a suitable investment for them. CDs are not suitable for all investors. You may not receive coupon payments on your CDs. The amount of each Coupon Payment, if, any, is limited to any Coupon Cap. Changes in the closing prices of the basket components may offset each other. Economic and market factors that may influence the value of the CDs. Principal is only returned in the CD is held to maturity. CDs are subject to liquidity risk, as a secondary market may not be available. Before investing, prospective investors should read the prospectus relating to the particular structured product. In addition, investors are encouraged to consult with their investment, legal, accounting, tax and other advisers in connection with any investment in a structured product.

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