

From: shellcreditcard@info.accountonline.com

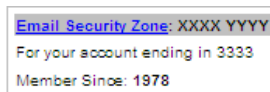
Subject: An Important Message Regarding Your Shell Card, Issued By Citibank (South Dakota), N.A

Dear XXXXXXXXXX,

Recently, Citi was notified of a system breach at Epsilon, a third-party vendor that provides marketing services to a number of companies, including Citi. The information obtained was limited to the customer name and email address of some credit card customers. No account information or other information was compromised and therefore there is no reason to re-issue a new card.

Because e-mail addresses can be used for "phishing" attacks, we want to remind our customers of the following:

- Citi Cards uses an Email Security Zone in all of our email to help you recognize that the email was sent by us. Customers should check the Email Security Zone to verify that the email you received is from Citi and reduce the risk of personal information being "phished." To help you recognize that the email was sent by Citi we will always include the following in the Email Security Zone in the top headline portion of all our emails:
- Your first name and last name
- Last four digits of your Citi card account number
- *And recently to increase security, we have added your "member since" date located on the front of your card, where available.*



- More information about phishing is available here: [learn more](#)

Important steps that you can take to protect your security online:

- Don't provide your Online User ID or password in an e-mail.
- Don't reply to e-mails that require you to enter personal information directly into an e-mail or URL.
- Don't reply to or follow links in e-mails threatening to close your account if you do not take the immediate action of providing any personal information. We may send you an email regarding your account requesting you contact us via phone.
- It is not recommended to use your e-mail address as a login ID or password.

If you suspect that you've received a fraudulent e-mail message, please forward it to us.

Forward suspicious e-mails to: spooof@citicorp.com

If you have any questions or concerns about emails that you may receive that look suspicious, we encourage you to contact Citi Customer Service at the phone number on the back of your card

Email Preferences

Your credit card is issued by Citibank (South Dakota), N.A. If you'd like to refine the types of email messages you receive, or if you'd prefer to stop receiving email from us, please go to: <https://www.email.shellcreditcard.account.com>

Help / Contact Us

If you have questions about your account, please use our secure message center by signing on at www.shellcreditcard.accountonline.com and choosing "Contact Us" from the "Help / Contact Us" menu. You can also call the customer service phone number on the back of your card.

©2011 Citibank (South Dakota), N.A, All rights reserved. Citi, Citibank, and Citi with Arc Design are registered service marks of Citigroup Inc. Cardmember Services
P.O. Box 6406
Sioux Falls, SD 57117

20110406REM

Original email message is on file.