The Psychology behind the Citibank Classic Visa card, and the emotional security of the Photocard. The Citibank Classic Visa

instills in students feelings of safety, security, and general wellness not unlike those experienced in the womb. Therefore, it is the mother of all credit cards. ¶ Some experts attribute these feelings to the **Citibank Photocard**, the only credit card with your photo on it. A voice inside says, "This is me, really me." (As opposed to, "Who the heck is that?"—a common response to the photo



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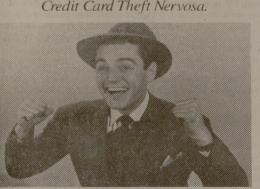
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Subject suffering from



Subject after receiving Citibank Classic Visa Photocard.

on one's driver's license.) It's an immediate form of ID, a boost to your self-image. ¶ Of course if your card is ever lost or stolen and a stranger is prevented from using it, you'll feel exceptionally good (showing no signs of Credit Card Theft Nervosa). ¶ Other experts point to specific services, such as The Lost Wallet™ Service that can replace your card usually within 24 hours. Or the 24-Hour Customer Service line, your hotline, if you will, for any card-related anxiety whatsoever. ¶ Further analysis reveals three services that protect the purchases you make on the Citibank

Classic Visa card, at no additional cost. 1. Buyers Security an cover them against accidental damage, fire or theft, for 90 days from the date of purchase! (preventing, of course, Insecurity).

2. Citibank Lifetime Warranty allows one to extend the warranty for the expected service life of eligible products up to 12 years. And Citibank Price Protection assures you of the best price. You need only see the same item advertised in print for less, within 60 days, and Citibank will refund the difference up to \$150! (hence no Post Purchase Depression). Special student savings are particularly therapeutic. There's the free Citibank Calling Service from MCI to save up to 26% on long distance calls versus AT&T. (You're encouraged to call Mom and Dad regularly preventing Parenta Non-Supportus.) And a \$20 Airfare Discount on any domestic flight. (Case studies indicate that a Fear of Flying is overcome when Spring Break in sunny Florida is a possibility.) Not to mention the low variable interest rate of 15.4% and no annual fee for college students. Suffice it to say, you'll have a credit card you can depend on while building a credit history. So call 1-800-CITIBANK, extension 19, to apply over the phone (students don't

need a job or a cosigner) or to have your photo added to your Citibank Classic Visa card. ¶ If we say that a sense of Identity is the first component of the Citibank Classic Visa card, a sense of Security the second, and a sense of Autonomous Will from your newfound financial independence the third, don't be crazy...Call.

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Not just Visa. Citibank Visa.

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