

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 first 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



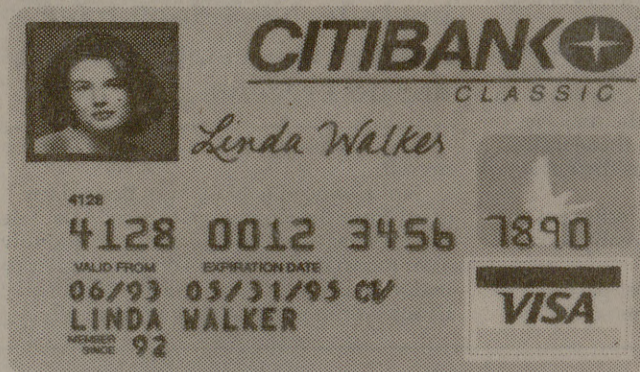
Subject suffering from Credit Card Theft Nervosa.



Subject after receiving Citibank Classic Visa Photocard.

photo on one's Student ID.) 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™** can cover them against accidental damage, fire or theft, for 90 days from the date of purchase¹ (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.² **3. 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 \$150¹ (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.³ (You're encouraged to call Mom and Dad regularly preventing Parenta Non-Supportus.) And a **\$20 Airfare Discount⁴** 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%⁵ 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.



Not just Visa. Citibank Visa.

The Monarch Notes® Version:

The Citibank Classic card gives students peace of mind, protection against Freud—or rather fraud—a low rate and no fee. Apply today. Call **1-800-CITIBANK (1-800-248-4226), extension 19.**

¹Certain conditions and exclusions apply. Please refer to your Summary of Additional Program Information. Buyers Security is underwritten by The Zurich International UK Limited. ²Certain restrictions and limitations apply. Underwritten by the New Hampshire Insurance Company. Service life expectancy varies by product and is at least the minimum based on retail industry data. Details of coverage are available in your Summary of Additional Program Information. ³Savings claim is based on a 10-minute night/weekend call in the 1,911 to 3,000 mileage band using MCI's Card Compatibility rates vs. AT&T's standard calling card rates, effective 4/93. Citibank Calling Service long distance usage cannot be applied to obtain benefits under any other MCI partner program or offer, including travel award programs. ⁴Offer expires 6/30/94. Minimum ticket purchase price is \$100. Rebates are for Citibank student cardmembers on tickets issued by ISE Flights only. ⁵The Annual Percentage Rate for purchases is 15.4% as of 8/93 and may vary quarterly. The Annual Percentage Rate for cash advances is 19.8%. If a finance charge is imposed, the minimum is 50 cents. There is an additional finance charge for each cash advance transaction equal to 2% of the amount of each cash advance transaction; however, it will not be less than \$2.00 or greater than \$10.00. Monarch® Notes are published by Monarch Press, a division of Simon & Schuster, a Paramount Communications Company. Used by permission of the publisher. Citibank credit cards are issued by Citibank (South Dakota), N.A. ©1993 Citibank (South Dakota), N.A. Member FDIC.

Good Luck and Happy Holidays from Citibank