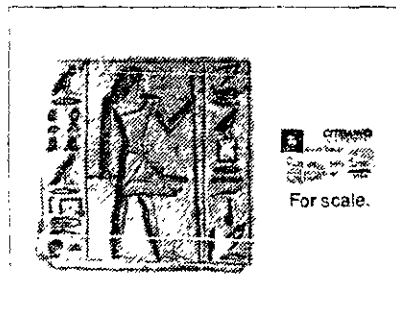


# The History of the Citibank Classic Visa card and the Age of Credit Card Security.

In the 67th year of the 20th Century A.D., Citibank introduced a credit card aptly titled the Citibank Classic Visa® card. Established on the premise that a credit card should offer—24 hours a day—warm, personal service, the Citibank Classic Visa card marked the end of the Ice Age. And it ushered in a new era. ¶ With the introduction of the first Photocard, the credit card



*This tablet, dated 1358 B.C. was the first known attempt to put one's photo on a credit card—but not without drawbacks. Photography had not yet been invented. It weighed over 50 pounds and it did not fit easily into a wallet.*

bearing one's own photo and signature on the front, it soon became evident that Man was entering the Post Paleolithic Period. First, Man was no longer looking like a Neanderthal, as one often does on more primitive cards such as the Student ID. He or she could now choose his or her own photo. Second, by deterring other anthropoids from using the card, Man was helping to prevent fraud. Surely this

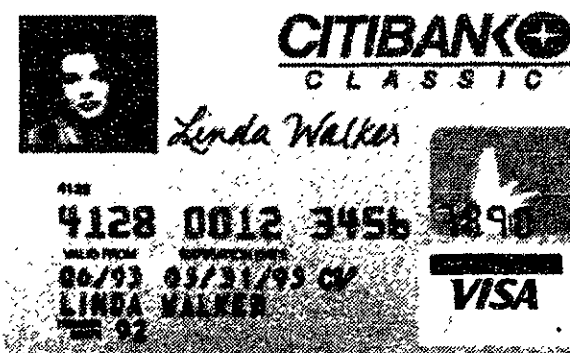
was a sign of advanced intelligence. ¶ The subsequent rise of services was nothing less than an American Revolution. So as you might expect, Citibank would be there for you, even if your card was stolen, or perhaps lost. **The Lost Wallet™ Service** could have a new card in your hands usually within 24 hours. (You can almost hear Paul Revere crying, "The card is coming! The card is coming!") ¶ When the Great Student Depression came along, Citibank introduced **New Deals—special student discounts and savings.** Hence, today's student can enjoy a \$20 Airfare Discount for domestic flights<sup>1</sup> (ushering in the Jet Age); savings on mail order purchases, sports equipment, magazines and music; a low variable interest rate of 15.4%<sup>2</sup>; and, no annual fee. ¶ Finally, comes the day you enter the Classical Age (i.e. when you charge your purchases on the Citibank Classic card). You receive **Citibank Price Protection** to assure you of the best prices. Just see the same item advertised in print for less, within 60 days, and Citibank will refund the difference up to \$150<sup>3</sup>. You receive **Buyers Security™**, to cover



*Had Napoleon carried a Citibank Classic Visa card with its Lost Wallet Service he would not have been compelled to hold on so obsessively to the wallet inside his jacket.*

those purchases against accidental damage, fire or theft, for 90 days from the date of purchase<sup>3</sup>. And **Citibank Lifetime Warranty™**, to extend the expected service life of eligible products up to 12 years<sup>4</sup>. Together they give you complete coverage; and with everything else...the Age of Credit Card Security. ¶ It's credit history in the making. With the help of Citibank's services and savings, you earn some of the credentials needed later on to

purchase a car or even a house. ¶ So call to apply. Students don't need a job or a cosigner. Call, also, if you'd like your photo added to your regular Citibank Classic Visa card. The number is **1-800-CITIBANK (1-800-248-4226), extension 19.** ¶ If after reading this chapter describing the prosperous conditions set forth by a Citibank Classic Visa card, one feels that he or she has left forever the Dark Ages and has entered upon a new age, the Age of Enlightenment, then your time, as they say, has come. Destiny is calling. And so should you.



**Not just Visa. Citibank Visa.**

**Monarch Notes® Version:**

With the Citibank Classic Visa card, you can build a credit history before you reach your middle ages. And, receive special student discounts. Call today **1-800-CITIBANK (1-800-248-4226), extension 19.**

<sup>1</sup>Offer expires 6/30/94. Minimum ticket purchase price is \$100. Rebates are for Citibank student cardmembers on tickets issued by ISE Flights only. <sup>2</sup>The 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. <sup>3</sup>Certain conditions and exclusions apply. Please refer to your Summary of Additional Program Information. <sup>4</sup>Buyers Security is underwritten by The Zurich International UK Limited. <sup>5</sup>Certain 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. 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.