The Anatomy of the Citibank Classic card: a body of services and peace of mind for students, now with No Annual Fee. For years, scientists could only theorize about the Citibank Classic Visa® card, unable to actually observe anything below its epidermal surface (i.e. the plastic). Surely the highly intelligent services were evidence of an advanced brain. But with the latest advances in x-ray technology, and when the light could catch the various parts just so, it was confirmed: the Citibank Classic Visa card is head to toe more evolved than ever imagined. ¶ At its backbone are 3 services to cover the purchases you make on the card. Starting at the Lower Costal Spine, we see Citibank Price Protection can assure you of the best price. All you have to do is discover the same item advertised in print for less, within 60 days, and Citibank will refund the difference up to $150. Along the Oops-It-Slipped Dow, Buyers Security™ can cover those purchases against accidental damage, fire or theft, for 90 days from the date of purchase; and Citibank Lifetime Warranty™ allows one to extend the warranty for the expected service life of eligible products up to 12 years. So if you ever buy a walkman, a stereo, whatever, it will be reassuring to know that Citibank can bend and be flexible while still lending support. ¶ The backbone is then connected to the cranium or headphone. Look at the bottom of the page. The Citibank Photocard has the head of the cardholder, as well as his or her own signature, right on the front. That way, it will help prevent fraud. It will also make a good form of ID, since you get to choose your own photo. ¶ But what about the Nervous System? The fact is, it doesn't have one, not in the spinal cord nor in the brain. What it has is the Very Calm System. Because even if your credit card gets stolen, or gets lost, an involuntary muscle called the Extends Anewardeus activates the Lost Wallet Service which can replace your card usually within 24 hours. ¶ As suspected, there's another involuntary muscle: the heart—a beating and caring heart, big enough to give students special discounts and savings. You'll receive a $20 Airfare Discount on domestic flights; savings on mail order purchases, sports equipment, magazines and music; a low variable interest rate of 15.4%; and, No Annual Fee. (In other words, the card itself doesn't cost a forelimb and a hindlimb.) ¶ Naturally the heart of the Citibank Visa card pumps life and personalized customer service into all its parts, 24 hours a day. So no matter what the question you might have concerning your card, you need only call the 800 number. You'll find Citibank has a neck they are eager to stick out for you. They will always lend an ear. Or a hand. They will keep an eye out for you. They will put their best foot forward. Etc. ¶ So call to apply. You don't need a job or a cosigner. And call 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 we take an overview of the whole body of services that make up the Citibank Classic Visa card, and consider that it will facilitate building a credit history, then you must shake a leg, flex your index finger, and call today.