

CITI IN NORTH CAROLINA



Citi is actively engaged in lending, investing and providing services to help underserved communities in North Carolina. We are pleased to provide these highlights of our work in partnership with local, non-profit organizations.

We focus primarily on low- and moderate-income families and communities as we leverage the strength of our company's financial services expertise, global network and local presence to make communities better.

We encourage and benefit from strong employee volunteerism, and engage in ongoing dialogue with our non-profit partners, advocates and policymakers to understand our communities' needs and concerns. We are grateful for your support and look forward to continuing our tradition of service.

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Citi has approximately 1,850 employees and more than 116 branches and/or offices in North Carolina.

Citi Businesses in North Carolina:
Citi Cards NAO&T, CitiFinancial

In 2009...

- **Citi and the Citi Foundation contributed \$238,500 to eligible non-profit organizations in North Carolina.**
- **Citi employees in North Carolina volunteered more than 1,390 hours.**
- **Citi business contributions to eligible organizations totaled approximately \$36.1 million around the world and the Citi Foundation made grants totaling approximately \$61.5 million to organizations in 92 countries and territories, resulting in combined global giving of more than \$97.6 million.**

Commitment to Community Reinvestment

Citi, through its banking subsidiaries, has made a significant commitment to meeting both the letter and the spirit of the Community Reinvestment Act (CRA). The CRA was enacted in 1977 to ensure that banks help to meet the credit needs of their entire communities, including low- and moderate-income neighborhoods. Banks provide access to the financial services that permit individuals and families to build assets and that enable the kinds of sustainable, constructive changes — including stable homeownership and the development of small businesses — that revitalize communities.

Citi's commitment to ensuring access to financial products and services for low- and moderate-income families and communities involves long-standing partnerships with key community groups and institutions. Our approach involves providing financial products and services as well as opportunities to use those products

wisely. Our subject matter experts maintain knowledge of the communities we serve, which enhances our ability to tailor our products and services to the needs of those communities. Citi's community development offerings are provided to families, small businesses, communities and the nonprofit groups and other institutions that serve them.

Citi's record of compliance with the CRA is assessed by government regulatory agencies, which rate our performance. Citi has received the highest possible rating — "outstanding" — for each of our five banks.

BANK	RATING
Citibank, N.A.	Outstanding
Citibank (Banamex USA)	Outstanding
Citicorp Trust Bank, fsb	Outstanding
Citibank (South Dakota), N.A.	Outstanding
Department Stores National Bank	Outstanding

For more information about Community Relations at Citi: <http://www.citigroup.com/community>

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HOMEOWNERSHIP PRESERVATION

Since the beginning of the mortgage crisis in 2007, Citi has helped approximately 824,000 homeowners in their effort to avoid potential foreclosure on mortgages totaling nearly \$98 billion. As noted in the U.S. Department of the Treasury's December 2009 Making Home Affordable Mortgage Report, CitiMortgage had nearly 108,000 active trial modifications and nearly 5,000 permanent modifications as of the end of 2009.

In 2009, Citi's Office of Homeownership Preservation (OHP) met and provided training and information to 984 counselors from 559 organizations. Through our direct borrower outreach efforts, the OHP team attended 76 events in 2009 — many of them multiple-day events — and worked with more than 5,500 borrowers in 45 cities to help them find alternatives to foreclosure, whenever possible.

Borrowers — Please contact us at ohp@citi.com.

For more information, visit the OHP website:

English: <http://mortgagehelp.citi.com>

Spanish: <http://espanolmortgagehelp.citi.com>

25-City Tour:

Helping Borrowers in the Charlotte Area

In 2008, Citi and local, community-based housing counseling organizations co-hosted workshops for counselors and borrowers in 25 U.S. cities. This "25-City Tour" also featured a funding opportunity of \$50,000, in each city, to one non-profit with the most aggressive and innovative foreclosure prevention outreach, counseling, and education program. This effort cumulatively provided \$1.25 million of investment into communities for homeownership preservation in 2008.

In North Carolina, Citi worked with **The Housing Partnership** (THP), based in Charlotte, to conduct outreach and assistance events for distressed mortgage borrowers and training for housing counselors in Mecklenburg and the surrounding counties. At the workshop for borrowers, individuals and families who were currently in or approaching delinquency had the opportunity to meet with Citi homeownership preservation staff and experienced housing advisors from THP's Homeownership Center of Charlotte. In addition, Citi conducted a training session for professional housing counselors to enhance their ability to help their clients. Both sessions were well-attended. THP also was the recipient of the 25-City Tour \$50,000 award in North Carolina.

HEALTH AND HUMAN SERVICES

Each year, Citi employees in North Carolina give their time and money to support the **United Way of Greensboro** and the **March of Dimes**. For a number of years, Citi has been the March of Dimes' top contributor in Greensboro and statewide and record numbers of Citi volunteers have participated in the organization's annual March for Babies fundraising walk.

ARTS AND CULTURE

Citi has a longstanding relationship with the **United Arts Council – Greensboro**. Our support for the organization enables it to provide underserved children with opportunities to experience, learn about and make art.

FINANCIAL CAPABILITY

In North Carolina, Citi works closely with its non-profit partners **Junior Achievement** and **Communities in Schools** and with school systems throughout the state.

NON-PROFIT PARTNERS IN NORTH CAROLINA

In North Carolina, non-profit recipients of business contributions and Citi Foundation grants in 2009 included:

Charlotte-Mecklenburg Housing Partnership, Inc.
Communities in Schools
Community Reinvestment Association of North Carolina
Greensboro Chamber of Commerce
Greensboro Merchants Association
Junior Achievement of Greensboro
March of Dimes of Winston-Salem
Special Olympics North Carolina
United Arts Council of Greater Greensboro
United Way of Greater Greensboro

"We appreciate that Citi has taken the lead in helping housing organizations customize strategies that will work in their communities and serve as a model for other areas of the country challenged by today's foreclosure crisis."

- Pat Garrett, President, The Housing Partnership

For more information about Community Relations at Citi: <http://www.citigroup.com/community>

VOLUNTEERISM

Global Community Day

On November 7, 2009, more than 40,000 Citi volunteers in more than 90 countries around the world mobilized for the company's fourth annual "Global Community Day." While many Citi employees volunteer year-round in their communities, Global Community Day provides an annual opportunity to have company employees, along with their families and friends, come together as a global volunteer team. Local volunteer groups worked on a variety of projects addressing specific community needs including literacy, housing, environmental protection, nutrition, and health care.

Approximately 85 North Carolina volunteers participated in six events in Greensboro on Global Community Day 2010.

Some set trusses and nailed plywood to the outer walls of Habitat for Humanity's first multi-unit residential building in the area. **Habitat for Humanity of Greater Greensboro** is among the twenty largest U.S. affiliates of the global Habitat organization.



Other volunteers helped **NeighborWoods** plant trees in a local park and the surrounding neighborhood.



President's Volunteer Service Award

In order to encourage and recognize outstanding volunteer service among Americans and inspire others to volunteer, the President's Council on Service and Civic Participation created the President's Volunteer Service Award (PVSA). Awards are given to individuals who have completed 100 or more hours of volunteer service.

In 2009, 1,327 Citi employees qualified for the PVSA. Citi salutes our colleagues whose volunteer service to our communities is an inspiration to us all.

2009 Citi Recipients in North Carolina:

Angela Baker	Michelle Ellison
Catherine Byrne	James Hardison
Jeffrey Carte	Kathleen Torres
Jimmy Dancy	

One group had a tremendously rewarding experience by assisting soccer, cycling and roller-skating athletes in the annual North Carolina Special Olympics game day.



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