More than 18 million U.S. Veterans are living and working across the county—with many more throughout the globe. Through Citi Salutes, our firm-wide initiative to support Veterans, servicemembers and their families, we aim to support our nation’s heroes in the communities we serve. Led by senior leadership, Citi employees and Citi Community Development, Citi engages in national and local partnerships that underscore our commitment to the Veteran and military community.
Employee Engagement

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In 2016, VOWS raised $1.4 million to benefit Veterans’ service organizations.

Citi co-founded Veterans on Wall Street (VOWS), an industry-wide initiative dedicated to honoring transitioning servicemembers and employees by facilitating career and business opportunities in the financial services industry. In addition to an annual hiring fair and conference, the VOWS dinners have raised a total of nearly $6 million to benefit Veteran service organizations.

More than 575 Citi employees from around the U.S. took part in the #GiveThem20 challenge alongside CEO Mike Corbat. This challenge gives Americans an opportunity to say thank you to our returning military service members by dedicating 20 push-ups, sit-ups, or jumping jacks and challenging others to do the same, while raising awareness for the members of our military who are coming home and transitioning into a new career.

To watch the video, visit citi.com/citisalutes.
Through our North America Service Initiative (NASI), Citi supports military Veterans, servicemembers and their families in communities across the United States through the volunteer efforts of hundreds of Citi employees, including programs designed to provide assistance with resume writing, networking and mentoring for Veterans transitioning back into civilian life. NASI operates in Buffalo, New York; Columbus, Ohio; Delaware; Jacksonville, Florida; New York, New York; Norfolk, Virginia; and Washington, D.C.

In 2016, Citi launched the fourth annual E for Education charity campaign, a global initiative that has raised over $12 million for education-focused charities. Citi’s Foreign Exchange business donated $1 for every $1 million of Foreign Exchange transacted electronically for 10 weeks to seven charities. Through this campaign, Citi raised more than $500,000 for the Children of Fallen Patriots Foundation, which will enable the charity to expand its work in supporting the education of children who have lost a parent in the line of duty.
Military Veterans Network

The Employee Network program was created in 2002 and is aligned with our 10 affinities at Citi. The Citi Employee Network Program supports Citi’s brand and enhances our culture of leadership, ethics and inclusion. Local chapters are initiated and led by employees. They are open to all Citi employees; they are not exclusively for those who identify as members of each particular affinity.

Each Employee Network chapter furthers the diversity and business objectives of Citi and increases engagement amongst employees by creating an inclusive environment. Each chapter provides a wide variety of activities to assist Citi in the following areas:

• Providing professional and personal development to members
• Celebrating ethnic, cultural and community diversity
• Supporting the local community through Citi partnerships
• Recruiting and retaining talent
• Supporting product development and enhancing client relationships

Citi launched its first Citi Military Veterans Network in 2009 and has since grown to 16 Networks which includes one in our U.K. site.

15 U.S.-based network chapters
1 U.K.-based network chapters
2,000 Members of the Military Veterans Network

SIOUX FALLS, SOUTH DAKOTA
The Citi Military Veterans Network—Sioux Falls, in collaboration with Rolling Thunder, Aramark and the Citi site facilities group placed a Missing Man Table display in the main cafeteria for the week of Memorial Day in honor of and respect for fallen Veterans.

COLUMBUS, OHIO
At the Central Ohio Homeless Veteran Stand Down, nearly 500 Veterans in need were able to receive medical care, legal aid and housing aid and gain access to a variety of social service organizations and businesses who can offer them assistance. In addition, these Veterans were able to enjoy a warm, healthy meal, a haircut, new clothing and a brand new pair of boots.

WARREN, NEW JERSEY
In honor of Veterans Day, the Citi Military Veterans Network—Warren showed its support for our military Veterans by participating in the #GiveThem20 challenge. The challenge raises awareness about the issues transitioning military members face as they enter the workforce and adjust to civilian life.
FLORENCE, KENTUCKY
For the third consecutive year, Citi’s Military Veteran Network—Warren was the first-place fundraising team in the Disabled American Veteran (DAV) 5k in Cincinnati, raising more than $5,000 to support disabled Veterans.

HAGERSTOWN, MARYLAND
In 2016 the Citi Veterans Network—Hagerstown held ceremonies for Memorial Day and Veterans Day for employees and members of the local community. At the ceremonies, the Network honored local Veterans through the Quilts Of Valor program. In addition to the on-site ceremonies, the Network participated in community outreach events that includes reading to children at the on-site daycare and an ongoing benefit drive for Washington County Veterans Affairs.

JACKSONVILLE, FLORIDA
Mike Corbat, CEO of Citi, and Brad Snyder, U.S. 2012 Paralympian Gold Medalist and wounded Navy Lieutenant, met with the Citi Military Veterans Network—Jacksonville.

HA GERSTOWN, MARYLAND
In 2016 the Citi Veterans Network—Hagerstown held ceremonies for Memorial Day and Veterans Day for employees and members of the local community. At the ceremonies, the Network honored local Veterans through the Quilts Of Valor program. In addition to the on-site ceremonies, the Network participated in community outreach events that includes reading to children at the on-site daycare and an ongoing benefit drive for Washington County Veterans Affairs.

GRAY, TENNESSEE
In 2016 the Military Veterans Network—Gray partnered with Smoky Mountain Service Dogs (SMSD) on several occasions. At the Veterans Charities Open House, Hooligan (pictured here) represented one of 10 Veterans charities that came to Citi. Hooligan educated potential volunteers about SMSD’s mission to provide physical/mobility assistance canines to Veterans in need.

MERIDIAN, IDAHO

DALLAS/FT. WORTH, TEXAS
The Citi Military Veterans Network—Dallas/Ft. Worth team volunteered with Green Extreme Homes, a nonprofit providing affordable and energy-efficient homes to Veterans and their families.
TUCSON, ARIZONA

The Citi Military Veterans Network—Tucson participated in the 2016 Annual 5k to support Fisher House, a nonprofit organization that provides military families housing close to a loved one during hospitalization for an illness, disease or injury.

LONDON, UNITED KINGDOM

The Citi Veterans Network in London organized a dinner for London Poppy Day, co-chaired by Citi’s William Packard, head of markets business support Belfast, and Francis Roseman, Citi Private Bank. The City Veterans Network (CVN) was formed in 2014 to act as a forum for firms and institutions in the financial services sector in the UK to coordinate the hiring and employment of ex-servicemen and women alongside military charity work. Citi EMEA CEO Jim Cowles is a patron alongside Elizabeth Hurley and the Lord Mayor of London.

NEW YORK, NEW YORK

At Citi’s Headquarters in Tribeca, the Citi Veterans Network—New York City, led hundreds of employees in the 2016 #GiveThem20 challenge.

NORFOLK, VIRGINIA

The Citi Military Veterans Network—Norfolk supports several military organizations through annual events like a Mud Run, Father/Daughter Ball, VA Hospital carnival, and community night.

ST. LOUIS, MISSOURI

Citi Military Veterans Network—St. Louis held a special guest speaker event for Veterans Day 2016 featuring WWII Veteran Sergeant Paul “Bud” Haedike. Bud was inducted into the U.S. military in 1943 and flew 23 combat missions over Europe and three mercy missions to Holland.

SAN ANTONIO, TEXAS

Citi collaborated with the U.S. Chamber of Commerce to do a veterans hiring fair in San Antonio, Texas.

TAMPA, FLORIDA

For Citi’s Global Community Day, the Citi Veterans Network—Tampa participated in the James A. Haley Veterans Hospital and Haley’s Cove Community Living Center Ice Cream Social.
In 2016, Citi Salutes worked with Veteran Service Organizations (VSOs) in the areas of housing, financial resilience and employment.

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Bring Them Homes

On any given night, nearly 50,000 homeless Veterans sleep on America’s streets.

Approximately 1.4 million other Veterans, meanwhile, are considered at risk of homelessness due to poverty, lack of support networks and poor living conditions.

Citi is committed to providing affordable housing options for our nation’s heroes. Led by Citi Community Development, Citi Salutes partners with Local Initiative Support Corporation (LISC) and National Equity Fund (NEF) on the Bring Them Homes initiative, which creates transitional, supportive, temporary and permanent housing for Veterans, servicemembers and their families.

Since 2012, Citi’s partnership with Local Initiatives Support Corporation (LISC) has helped create 44 developments.

2,000 units of supportive housing for veterans.
Located in Long Beach, California, American Gold Star Manor is home to nearly 350 senior citizens, many of whom are parents of veterans who died in military service. The development offers supportive services and contains senior-friendly amenities including a community center, recreation center, chapel and library.

In 2016, Citi Community Capital provided $55.9 million to finance the renovation of 348 units as well as sidewalks, ramps and walkways to ensure accessibility for seniors. Throughout the renovation, residents will be able to remain in their homes.

In 2016, Citi Community Capital financed nearly 1,000 units of housing targeted to Veterans and their families.

**American Gold Star Manor**

- **26** acres
- **10** residential buildings
- **MORE THAN 350** seniors and parents served
military families say they experience stress when it comes to their finances.

Santa Clarita, California, is home to well over 10,000 Veterans, many of them returning from the recent wars in Iraq and Afghanistan. Young Veterans and their families can often face challenges finding housing and establishing financial plans that smooth their transition to civilian life and give them a solid platform on which to build for the future.

In 2016, Citi Community Development harnessed the Clearpoint Reconnect program to expand access for Veterans and their families in coordination with the Habitat for Humanity San Fernando/Santa Clarita Valleys (Habitat for Humanity SF/SCV). Together, we launched the second phase of the “Veterans Village,” a three-phase, 78-unit project dedicated to empowering local Veterans and their families with the tools they need to create stable economic futures by providing safe, permanent and affordable housing. Before moving into their new homes, homeowners complete Clearpoint Reconnect modules.

The modules teach them how to manage debt and credit, create a budget, manage their households, and understand their military benefits, so that as families take on the new responsibility of homeownership, they are also preparing for new financial aspects of life. By integrating financial counseling into the homeownership process, Citi aims to enable greater success in the long term.

Citi Community Development invests in resources that bolster the financial resilience of Veterans, servicemembers and military families. As the founding corporate partner for Clearpoint Reconnect, Citi supports a web-based financial education curriculum to assist military families facing money management difficulties. By the end of 2016, this collaboration enabled more than 6,000 Veterans and service members to receive financial education services through Clearpoint.
Hiring our Heroes

Military service calls for

Integrity & Leadership

...precisely what we look for in our employees.

Citi proudly employs more than 2,000 self-identified Veterans and military spouses and has an ongoing commitment to hiring and providing transitional professional development for those who serve and their families. Since 2012, Citi has run the Military Officer Leadership Program which recruits, hires, and then trains transitioning active duty military officers or Citi internal employees in the Reserves and National Guard to become members of our Consumer Operations and Technology organization.

In 2016, Citi's dedicated Veteran Recruiting Team was able to:

- Increase Veteran hiring by **10%**
- **HOST 15** training sessions for recruiters, hiring managers and Veteran Networks on supporting Veteran employment
- Participate in **12** Hire Our Heroes job fairs
- Coordinate and participate in **52** Veteran employment events

To learn more about careers at Citi, visit citi.com/citisalutes/careers.
Expanding Access for Student Veterans

In collaboration with Florida International University (FIU), Citi announced a university-based career and talent development program that will provide the university’s student Veterans with the necessary tools to successfully transition into civilian careers. The FIU Student Veterans Career and Talent Development Program seeks to support student Veterans as they pursue their degrees and prepare for meaningful employment after graduation by maximizing exposure to an increased and diverse collection of core resources and personnel.

“Our approach

Veterans

Assist Veterans by translating skills and expertise they have developed in the military to a variety of desirable civilian positions.

Faculty

Build on efforts to educate faculty on best practices in effective instruction to support student Veterans’ learning.

Employers

Continue to inform employers about the characteristics and qualities that Veterans possess that make them desirable employees.

“We are proud of the dedication, service and sacrifice of our students who are in the military or are military Veterans. Through this win-win partnership with Citi Salutes we will enhance workforce preparation for these valuable members of the FIU family and increase their career opportunities. We cannot wait for this new chapter of our longstanding relationship with Citigroup, which has been supporting student success at FIU for more than 30 years.”

MARK B. ROSENBERG, FIU PRESIDENT
Military Transition

Approximately 200,000 servicemembers transition out of the military each year.

Citi Salutes works to respond to the complex challenges faced by military families and the unique needs of America's uniformed men and women who are transitioning out of the military in large numbers. With almost every aspect of their lives up in the air—securing a job, finding housing and establishing financial plans—many individuals and families struggle to prepare for the future.

In 2016, Citi launched the Transition App with Military.com to help transitioning military members achieve long-term economic, social and professional security for themselves and their families. Designed for all members of the armed forces (Army, Marines, Navy, Air Force and Coast Guard) and members of the National Guard and Reserve, the Transition App features hundreds of resources and articles filled with actionable advice on employment, finances, relocation, transition requirements, health benefits, education and Veteran benefits.

Available for iOS and Android, this free resource allows users to create personalized transition plans with an interactive checklist and notifications to alert users of important actions they need to take before their separation date. It includes Veteran-specific job resources and allows users to search jobs and upcoming job fairs, while providing practical ways to translate their military knowledge and skills to corresponding civilian occupations.

+5,000 downloads in the first 6 months
Awards & Recognition

Citi is proud to have been recognized with numerous awards for our efforts to empower veterans, servicemembers and their families.

Best for Vets
Military Friendly Employer
Department of Defense Freedom
For more information on Citi’s commitment to Veterans, servicemembers, and their families, visit citi.com/citisalutes.