

Changes coming to your **earnPOWER** Performance Rewards Prepaid Card (on **earnPOWER Flex Awards**)

Effective April 12, 2016, the **earnPOWER Flex Awards Visa** Card will switch to the Citi Prepaid MasterCard® Card



Benefits to you:

Free ATM withdrawals: Make the first withdrawal following any deposit on your card free from Citi ATM fees

Higher ATM withdrawal limit: Your daily ATM withdrawal limit has been increased to \$400 a day

Easy transition for you: You don't need to do anything, just go to **earnPOWER** and transfer Flex Award points starting April 12, and your new Citi Performance Rewards Prepaid MasterCard Card will be sent to you

No hassle of combining cards: No need to worry about combining funds from your Visa card with funds on your new MasterCard Card; just be sure to use your Visa funds before the cards expire on August 31, 2016.

Please note: Your Performance Rewards Visa Prepaid Card will not be renewed after expiration.

More details:

- To receive the new Performance Rewards Prepaid MasterCard Card you must transfer **earnPOWER Flex Award** points to the new card; you will not automatically receive a new card
- Following your first points transfer you will receive your new Prepaid MasterCard Card in 7-10 business days
- Each subsequent transfer after you receive your card will take 2-3 business days to be deposited onto your card
- Transfers are not processed on weekends or bank holidays and will adhere to the 2-3 business day transfer schedule
- Funds from your Visa Prepaid Card CANNOT and will NOT be combined onto the new Prepaid MasterCard Card
- The Performance Rewards Visa Prepaid Card and associated points will expire on August 31, 2016. Your Visa card will not be renewed
- All transfers made through April 11, 2016, will be deposited to your Visa card and must be used by the August 31, 2016 expiration

For more information, see FAQs on next page

Cards are issued by Citibank, N.A. pursuant to a license from MasterCard International and managed by Citi Prepaid Services. This card can be used everywhere MasterCard debit cards are accepted.

Questions?

Please contact the appropriate card provider to ensure you receive the best customer service:

Visa: www.myprepaidcenter.com • 877-610-1075

MasterCard: www.prepaid.citi.com/earnpower • 866-326-8689

FAQs

Q: When will the change to the Performance Rewards Prepaid MasterCard Card go into effect?

A: The change will be effective on April 12, 2016.

Q: Will I automatically receive a Prepaid MasterCard Card?

A: No, you must make a transfer of *earnPOWER* Flex Award points (starting April 12) in order to receive a card.

Q: How do I get my new Prepaid MasterCard Card?

A: Follow the same steps as always to transfer points:

- Log in to *earnPOWER*
- Click on *earnPOWER* Flex Awards in your wallet
- Choose the Debit Cards option in the navigation bar
- Fill out the online transfer form

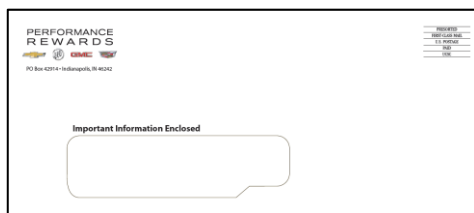
Q: Will I get a new card each time I transfer *earnPOWER* Flex Award points?

A: No, the card is reloadable. After you make your first transfer and receive a Prepaid MasterCard Card, all transfers after that will go right to the card.

Q: Once I transfer my *earnPOWER* points, how long before they appear on my MasterCard Card?

A: After your first transfer to the Prepaid MasterCard Card, it will take 7-10 days to receive your card with funds loaded. Once you have your card, subsequent transfers will take 2-3 business days.

Your card will arrive in an envelope that looks like this:



Q: Will transfers be processed on weekends or holidays?

A: No, transfers will only be processed on weekdays and not on weekends or holidays.

Example 1: You transfer points from *earnPOWER* on Monday. Funds will appear on your card either Wednesday or Thursday. (This example assumes you have already made your first transfer and have a card in hand.)

Example 2: You transfer points from *earnPOWER* on Thursday. Funds will appear on your card the following Monday or Tuesday. (This example assumes you already have made your first transfer and have a card in hand.)

Q: Is there a charge to transfer my *earnPOWER* Flex Award points to the MasterCard Card?

A: No, there is no charge to transfer *earnPOWER* Flex Award points to the card.

Q: Has the *earnPOWER* Flex points transfer minimum changed?

A: No, the minimum point transfer remains 25 points.

Q: Are all ATM withdrawals free using the Prepaid MasterCard Card?

A: The first withdrawal following any deposit of *earnPOWER* points on the card is free from Citi Bank ATM fees. Thereafter, a \$5.00 fee will be deducted for ATM withdrawals until the next deposit is made. Bank fees may also apply.

Q: If I make more than one deposit on my card without making an ATM withdrawal, will my free ATM withdrawals accumulate?

A: No, only your first withdrawal following a deposit will be free. Your free ATM withdrawals do not accumulate.

Q: Will the new MasterCard work the same way as the Visa card?

A: Yes, you can use your new card wherever MasterCard debit cards are accepted and at ATMs.

Q: Where will my funds go when I transfer my *earnPOWER* points to a debit card from now through April 11?

A: From now through April 11 your funds will go on to the existing Visa card.

Q: Where will my funds go when I transfer my *earnPOWER* points to a debit card on April 12 and after?

A: Starting April 12 and after, your funds will go onto the new Prepaid MasterCard Card.

Q: Will funds on my Visa card be combined onto my new MasterCard?

A: No, the funds will remain separate.

Q: What happens to the funds currently on my Visa card?

A: You can use those funds until August 31, 2016, at which time they will expire.

Q: What happens to my Visa funds if I don't use them before August 31, 2016?

A: Unused funds on your Visa card will expire after August 31, 2016.

Q: Can I renew my Visa card?

A: No, the Visa card cannot be renewed.

Q: Who can I contact with questions about my card?

A: Please contact the appropriate card provider to ensure you receive the best customer service:

- **Visa:** www.myprepaidcenter.com or call 877-610-1075
- **MasterCard:** www.prepaid.citi.com/earnpower or call 866-326-8689