

Community Relations Update

April 9, 2009



Americans continue to face tremendous economic pressures and we at Citi are making every effort — in partnership with you — to help address the impact of this crisis on individuals, families and communities. I'd like to share some of what has been done in the first quarter of 2009. We recognize that these are steps along our pathway to progress, and much more remains to be done.

- **Unemployment Assist Program — Expanding our help for at-risk homeowners**
Citi's Homeowner Unemployment Assist program, introduced this year, will help recently unemployed, delinquent CitiMortgage customers who meet certain criteria to stay in their homes by reducing their monthly mortgage payments for three months.

More information:

http://www.citigroup.com/citi/citizen/community/homeownershippreservation/ohp_uac_faq.pdf

- **TARP Report — Transparency and responsibility in our use of public funds**
Citi has moved quickly and prudently to apply the funds received from the U.S. Troubled Asset Relief Program (TARP) toward initiatives that help individuals, small businesses and communities. As part of our commitment to transparency, we publish quarterly reports of our TARP-related activities and other steps that Citi is taking to assist Americans facing financial hardship.

Read the report: <http://www.citigroup.com/citi/press/2009/090203a1.htm>

- **4th Quarter 2008 Mortgage Lending Data Report — Leading the industry in confronting a crisis**
In our fifth Mortgage Lending Data Report since 2007, we continue to share our experiences and our observations of trends related to the foreclosure challenges facing the country. We were the first financial institution to publish this data. We believe that it is helpful to the financial markets and we encourage other institutions to do the same.

Read the report: http://www.citigroup.com/citi/fin/data/4q08_datareport.pdf

- **Community support of the U.S. bankruptcy reform legislation**

Read a letter by community advocates:

<http://www.citigroup.com/citi/citizen/community/data/bnrptcycitppt.pdf>

- **Citi Dialogues — Continuing our conversation with you about the needs of our communities**

In the first quarter of 2009, we convened a U.S. Citi Dialogue with a cross section of our national partners, which was attended by Citi CEO Vikram Pandit and other senior Citi executives. In addition, we organized local Citi Dialogues in Baltimore, New York, Los Angeles and San Francisco.

Eric Eve

Senior Vice President
Global Community Relations
212.559.6918
evee@citi.com

Natalie Abatemarco

Director
North America Community Programs
212.559.6393
natalie.abatemarco@citi.com

Gina Doynow

National Director
North America Community Relations
212.559.7064
gina.doynow@citi.com

Brian Kreiswirth

Director
Fair Lending
212.559.7044
brian.kreiswirth@citi.com

Shamina Singh

Deputy Director and COO
Global Community Relations
212.559.6875
shamina.singh@citi.com

Ron Spann

Director
CRA & HMDA Reporting Analytics
212.559.1709
ronald.spann@citi.com

Lindsay Tucker

Director
International Policy & Research
212.559.6965
Lindsay.tucker@citi.com



- **Community Briefings — Serving as a reliable and consistent source of information**

We continued our practice of holding timely policy briefings for community partners across the U.S., to provide details of key economic issues. Since the beginning of 2009 we have held a number of well-attended sessions in which we addressed TARP; the U.S. Economic Stimulus Act; the U.S. Administration's Foreclosure Prevention program; Citi's realignment; and Citi's foreclosure moratorium.

- **The Citi Foundation Partners in Progress Grant Program – Expanding nationally, with more than \$2 million in neighborhood-focused grants**

This year, the Citi Foundation expanded its Partners in Progress (PIP) grant program from New York-based and regionally-based grants, to a national scale. The PIP program began in 1997 with the aim of helping leading community organizations implement the physical development or revitalization of underserved areas. In 2009, the Citi Foundation has awarded a total of more than \$2 million in PIP grants of \$100,000 each to local community development organizations. The funds will support pre-development costs for construction, rehabilitation and revitalization of affordable housing, commercial corridors, and retail and neighborhood facilities, such as childcare centers and community centers, in low- to moderate-income communities. Of the 21 projects selected, more than half include environmental sustainability as a critical aspect of the initiative and one-third include transit-oriented developments.

More information: <http://www.citigroup.com/citi/press/2009/090113b.htm>

We value your partnership and support and look forward to continuing our work with you to make communities better because we are there.

Regards,



Eric Eve

**Senior Vice President
Global Community Relations
Citi**

