

The Economics of the Citibank Classic Visa card. How Student Discounts and Price Protection contribute to upward growth.

A variety of factors have been suggested as contributing to the economic growth of students, including (1) more lottery winners between the ages of 18 and 22, (2) a 37% increase on earnings from bottle and can returns, (3) more students doubling earnings in the lightning round of game shows, and (4) the Citibank Classic Visa® card. It's this last one, however, that affects most students. ¶ The Citibank Classic Visa card offers immediate savings to student cardmembers. You can save up to 26% on long distance calls versus AT&T with the free Citibank Calling Service™ from MCI! And you can capitalize on a \$20 Airfare Discount



No known picture of Washington smiling exists. Economists believe Washington was unhappy because he felt he could have received a better deal on war supplies. If he used a Citibank Classic Visa card, he would have been assured of getting the best price and probably would have been happier (Artist rendering of how he would have appeared on the dollar)

for domestic flights.² Savings on mail order purchases, sports equipment, magazines and music also abound. Maximize these savings with a low variable interest rate of 15.4%³ and no annual fee, and you can significantly improve your personal bottom line (especially if one's net income tends to be pretty gross). Put another way, one might even have enough savings to reinvest in a CD or two (the musical kind, of course). ¶ On the way to the record store, or any store for that matter, take stock of the 3 services concerned with purchases made on the Citibank Classic card. Citibank Price Protection assures one of the best prices. See the same item advertised in print for less, within 60 days, and Citibank will refund the difference up to \$150.⁴ To protect these investments, Buyers Security™ can cover them against accidental damage, fire or theft (ordinarily causes for Great Depressions) for 90 days from the date of purchase.⁴ And Citibank Lifetime Warranty™ can extend the expected service life of eligible products up to 12 years.⁵ ¶ But perhaps the features which offer the best protection are your eyes, your nose, your mouth, etc.—all featured on The Photocard, the credit card with your photo on it. Carrying it can help prevent fraud or any hostile takeover of your card. (Insiders speculate that it makes quite a good student ID, too.) Even if one's card is stolen, or perhaps lost, The Lost Wallet™ Service can replace your card usually within 24 hours. ¶ So never panic. As we all know, panic, such as in the Great Panics of 1837, 1857, and 1929, can cause a downswing in a market. But with 24-hour Customer Service, there's no reason for it. A question about your account is only an 800 number away. (Panic of the sort experienced the night before Finals is something else again.) ¶ Needless to say, building a credit history with the support of such services can only be a boost. You're investing in futures—that future house, that future car, etc. And knowing the Citibank Classic Visa card is there in your wallet should presently give you a sense of security, rare in today's—how shall we say?—fickle market. ¶ To apply, call. Students don't need a job or a cosigner. And call if you'd simply like your photo added to your regular Citibank Classic Visa card. Here's the number: 1-800-CITIBANK, extension 19. ¶ The Law of Student Supply and Demand states, "If a credit card satisfies more of a student's unlimited wants and needs, while reducing the Risk Factor in respect to limited and often scarce resources—with the greatest supply of services and savings possible—then students will demand said credit card." So, demand away—call.



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*Savings claim is based on a 10-minute night/weekend call in the 1911 to 3000 mileage band using MCI's Card Compatibility rates vs. AT&T's standard calling card rates, effective 4/93. Citibank Calling Service long distance usage cannot be applied to obtain benefits under any other MCI partner program or offer, including travel award programs. Offer expires 6/30/94. Minimum ticket purchase price is \$100. Rebates are for Citibank student cardmembers on tickets issued by ISE Flights only. The Annual Percentage Rate for purchases is 15.4% as of 8/93 and may vary quarterly. The Annual Percentage Rate for cash advances is 19.8%. If a finance charge is imposed, the minimum is 50 cents. There is an additional finance charge for each cash advance transaction equal to 2% of the amount of each cash advance transaction; however, it will not be less than \$2.00 or greater than \$10.00. Certain conditions and exclusions apply. Please refer to your Summary of Additional Program Information. Buyers Security is underwritten by Zurich International U.K. Limited. Certain restrictions and limitations apply. Underwritten by the New Hampshire Insurance Company. Service life expectancy varies by product and is at least the minimum based on retail industry data. Details of coverage are available in your Summary of Additional Program Information. Monarch® Notes are published by Monarch Press, a division of Simon & Schuster, a Paramount Communications Company. Used by permission of the publisher. Citibank credit cards are issued by Citibank (South Dakota) N.A. ©1993 Citibank (South Dakota) N.A. Member FDIC.

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