



Case Study: Paperless Program

Citi® Cards is a leading provider of credit cards and is part of Citi, the leading global financial services company. Citi has approximately 200 million customer accounts and does business in more than 140 countries. Through its two operating units, Citicorp and Citi Holdings, Citi provides consumers, corporations, governments and institutions with a broad range of financial products and services, including consumer banking and credit, corporate and investment banking, securities brokerage, and wealth management. Additional information may be found at www.citigroup.com or www.citi.com.

Program Objective

Encourage Citi cardmembers to switch to paperless statements by planting a tree in their honor for each conversion made.

Program Overview

- From January 1, 2007 through September 30, 2008, for each cardmember who enrolled in the firm's paperless statement service, Citi Cards made a donation to the Arbor Day Foundation to plant one tree.
 - Trees were planted in these locations in 2007, 2008 and 2009:
 - Bankhead National Forest in Alabama
 - Beaverhead-Deerlodge National Forest in Montana
 - Bitterroot National Forest in Montana
 - Boise National Forest in Idaho
 - Eldorado National Forest in California
 - Flathead National Forest in Montana
 - Fremont Winema National Forest in Oregon
 - Hiawatha National Forest in Michigan
 - Huron-Manistee National Forests in Michigan
 - Idaho Panhandle National Forest in Idaho
 - Lolo National Forest in Montana
 - Modoc National Forest in California
 - Nez Perce National Forest in Idaho
 - Salmon Challis National Forest in Idaho
 - San Bernardino National Forest in California
 - Tahoe National Forest in California
 - Dixon Memorial State Forest in Georgia
 - Manchester State Forest in South Carolina
- Many eco-friendly communication layers supported the program including:
 - Website banner advertisements within citicards.com when visiting the site.
 - Email and statement communications directed cardmembers to plantatree.citicards.com.
 - Landing page, plantatree.citicards.com, allowed cardmembers to learn more and enroll in the paperless statements program.

Program Overview (continued)

- To help build additional momentum around the cause, employees at several Citi Cards sites around the country participated in national Arbor Day activities in April 2007, including tree planting and educational events at local schools.
- In June 2008, employees from the Long Island City office participated in planting 40 trees in the Lower East Side through the New York Restoration Project as part of the *MillionTreesNYC* program.

Results

- More than 2,100,000 trees were planted in multiple forest regions. (Trees planted for April and May 2008 were capped due to a sweepstakes campaign.)
- Citi experienced a strong increase in enrollments in its paperless statements program.
- Citi also received very positive feedback from customers, including customer requests to know the forest location of the tree planted on their behalf.

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2007 Campaign



