

IMPORTANT READ

Protect your money. See how.

Keep your accounts safe from fraud

In our ever-changing digital world, there are more and more cases of identity theft and fraud related to various types of monetary accounts, including retirement savings accounts. Criminal hackers will exploit any vulnerability they can find. We want to make sure you're equipped with simple ways to safeguard all your accounts, including your Citi Retirement Savings Plan account.

6 action
steps to
take now!

Keep your accounts safe from fraud

Here are **six important steps** you can take to help keep your information safe:

✓ Frequently check your financial accounts

And not just to view your balance, but also to make sure your mailing address, email, phone number, *and mobile phone number* listed on file are current. If any data related to your Citi Retirement Savings Plan (the “Plan”) doesn’t look right, promptly call ConnectOne at 1-800-881-3938. From outside the United States, call 1-469-220-9600. From the “benefits” menu, choose “401(k) Plans.” Representatives are available from 8 a.m. to 8 p.m. Eastern time on weekdays, excluding holidays.

✓ Set your Plan communication preferences

Once you’ve logged in to the Plan’s website, specify how you’d like to be communicated with – regular mail, email, or text. **We recommend you request to be alerted by text when important changes are made to your Plan account.** When those notifications arrive, don’t delay reading them.

To begin receiving text messages, visit the Your Benefits Resources website home page and click “Your Profile” in the top right. From there, choose “Personal Information” and add your mobile telephone number. Next, choose “Manage Communications,” and under “Delivery Preference” you will see “Text Message Preference.” Click the “Change” button and select “YES” to receive text messages. This number will only be used to send you an SMS text message relevant to your Citi benefits on your mobile device.

✓ Create strong login information

Choose a unique password that is difficult for anyone to guess and differs from your other user IDs and passwords.

Please note that your password requires three of the following four elements: uppercase letters, lowercase letters, numbers, and symbols.

✓ Never share your passwords, and change them regularly

Be sure to protect your passwords, especially for emails or bank accounts used in the course of completing transactions. Never share your passwords and change them frequently to make it more difficult for someone to gain access.

✓ Avoid easy security questions

Select questions that would be difficult to figure out and don’t include any details that can be found online through social media.

✓ Use trusted computers and mobile devices

When accessing your Plan account from outside of Citi’s intranet, avoid using a public or shared computer to access your account. When using a trusted computer or device, use only a wireless network you trust, use a personal firewall, keep anti-virus and anti-spyware software up to date, and beware of malware infections when downloading applications and installing programs.

Remember, unlike a personal savings account or certificate of deposit, your Retirement Savings Plan account is not insured by the Federal Deposit Insurance Corporation.

To learn more

> Online: Visit the Your Benefits Resources website

Through My Total Compensation and Benefits at www.totalcomponline.com, available from the Citi intranet and the internet. To log in to My Total Compensation and Benefits, enter your SOEID and password. From the top right section of the Welcome page, under “Want to Get to Our Best in Class Vendors Fast?” select the “Retirement Savings/401(k)” link. You will then be linked over to the Retirement Account Summary on Your Benefits Resources.

> By telephone: Call ConnectOne at 1-800-881-3938

From the ConnectOne “benefits” menu, choose “401(k) Plans.” Representatives are available from 8 a.m. to 8 p.m. ET on weekdays, excluding holidays.

For Expatriate employees and from outside the United States, Puerto Rico, Canada, and Guam: Call the Human Resources Shared Services (HRSS) North America Service Center at 1-469-220-9600. Press 1 when prompted and, from the ConnectOne “benefits” menu, choose “401(k) Plans.”

If you use a TDD: Call the Telecommunications Relay Service at 711 and then call ConnectOne at 1-800-881-3938. From the ConnectOne “benefits” menu, choose “401(k) Plans.” Representatives are available from 8 a.m. to 8 p.m. ET on weekdays, excluding holidays.