November 12, 2008
Moscow

Attention! Maintenance work!

Dear Citibank customer!

Please be informed that from

- 00:00 AM to 00:30 AM on November 13, 2008
- 5:30 AM to 6:00 AM on November 15 and 17, 2008

Moscow time there might be temporary delay in the following bank services due to implementation of new products for Citibank customers:

- Cash withdrawals, cash deposits, and other Citibank ATM services;
- Citibank Online - the remote internet banking system;
- IVR - Automatic Phone Banking system;
- Some transactions through 24-hour CitiPhone Banking.

We apologize for any inconvenience this may cause.