

John D. Broten
Vice President

RECEIVED-DOCKETING DIV

2007 APR 24 PM 1:40

PUCO

April 23, 2007



Verizon Select Services, Inc.
6665 North MacArthur Boulevard
HQK02E59
Irving, Texas 70359
Phone: 908-559-1413
Fax: 908-559-1413
john.d.broten@verizon.com

Ms. Renee J. Jenkins
Director of Administration
Public Utilities Commission of Ohio
180 East Broad, Street
Columbus, OH 43215-3793

07-309-TP-2TA
90-5079-CT-TRF

Re: Verizon Select Services Inc.
Affidavit for Verizon Visa Calling Card Plan

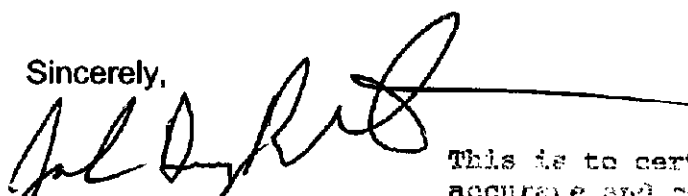
Dear Ms. Jenkins:

Verizon proposes to terminate future rebate earning potential as of June 30, 2007 for Postpaid VSSI Visa Calling Card Plan. Customers will be allowed to use earned rebates 180 days after posting to customer account or August 31, 2007, whichever comes first. VSSI also proposes to grandfather the VISA Calling Card Plan as of March 22, 2007.

The purpose of this correspondence is to certify that customers were notified of changes to the VSSI Visa Calling Card Plan between January 27 and January 29, 2007 via Citibank Corporation.

I hereby certify that, to the best of my knowledge and belief, all customers affected by the changes to VSSI's Visa Calling Card Plan were properly notified of such changes through the attached notice(s) provided by Citibank Corporation between January 27 and January 29, 2007.

Sincerely,


John D. Broten
Vice President

This is to certify that the images appearing are an accurate and true reproduction of a case file document delivered in the regular course of business.
Technician AND Date Processed 4/24/07


DOREEN K. MARTINEZ
NOTARY PUBLIC-STATE OF NEW YORK
No. 01-MA6046374
Qualified in Orange County
Commission Expires August 14, 2010



Round **3**
1/16/07

AE Initials	Client Checklist (please check each box that applies)	Client Initials
Proof Initials	☐ APR ☐ PHONE # ☐ FORM ID # ☐ RATE EXP. DATE ☐ OFFER EXP. DATE ☐ COLORBREAKS ☐ COPY CONTENT ☐ COPY PLACEMENT ☐ COPY BREAKS ☐ BRAND ☐ CODE	Dir Pro Initials

F-VZE17-GS10

ECM 1 VERIZON NEG OPT CONV
Letter 8.5" x 11" flat

THL	14	115.07
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L-VZE17-GS10
Lasertext Code



Name
Address Line 1
Address Line 2
City, ST 98765-4321
|||||

This letter outlines important information about the closing of your account ending in: XXXX

100%
PMS
288

100%
PMS
485

Dear Name,

Card: The issuer of your Verizon Card ending in XXXX, is discontinuing this card. We appreciate your cardmembership. This letter outlines important information about the closing of your account.

When will your account be closed?

No further charges will be accepted on your account as of 3/20/07. Your current account terms and conditions will continue to apply to any balances remaining on the card.

What to do about your outstanding balances.

If you have an outstanding balance, you will continue to receive a monthly statement even after your account is closed. You should continue to send payments until your balance is paid in full. Prompt payments will protect your credit rating.

If you have a rewards card, what to do about rewards you may have earned.

If your Verizon Card currently includes earning calling card rewards or statement credit rewards, you may use your card and continue to earn rewards until 3/31/07. After that date, your account will be closed. If you have earned calling card rewards, you will be able to redeem any accrued rewards until 5/31/07. If you have earned statement credit rewards, you'll receive a check for any remaining accrued rewards in 2-3 months after your account is closed.

What about automatic monthly payments you have set up?

If you have set up automatic monthly payments to your card, please contact these businesses to establish an alternative form of payment to ensure continued membership/status/coverage

If you are enrolled in a debt protection product or credit insurance product such as CreditShield, Credit Protector, Balance Protector or PaymentAid, you will continue to be billed for these services until there is no balance remaining on your account, at which time your coverage will terminate. During this time, all terms and conditions will continue to be in effect.

If you are enrolled in another membership program that bills to your account monthly, such as Watch-Guard, Drive America®, Citi® Credit Monitoring Service, IdentityMonitor from Citi® or others, your membership/coverage will terminate unless you contact the program provider and provide an alternative form of payment. If you have supplemental insurance coverage, such as accidental death, hospital indemnity or others, your coverage will also terminate unless you contact the insurance company to establish an alternative form of payment to ensure continued coverage. You can find the phone number for each program on your monthly billing statement next to that program's charge.

If new, or at anytime in the future, you would like help finding a credit card that's right for you, just visit www.citicards.com to apply or call 1-800-543-0997 for an application.

Sincerely,

Kendall E. Stone, President and CEO, Citibank (South Dakota), N.A.

P.S. If you have any questions, please call Customer Service at 1-800-543-0997.

LASERED

Laser Green

PRINTS

100%
Black

Round 4 1/22/07	AE Initials	Client Checklist (please check each box that applies) ☐ APR ☐ PHONE # ☐ FORM ID # ☐ RATE EXP. DATE ☐ OFFER EXP. DATE ☐ COLORBKS ☐ COPY CONTENT ☐ COPY PLACEMENT ☐ COPY BREAKS ☐ BRAND ☐ CODE	Client Initials
	Proof Initials		Dir/Pr Initials

F-VZE17-GS1

ECM 1 VERIZON NEG OPT CONV
Letter 8.5" x 11" flat

L-VZE17-GS1
Lasertext Code



Name
Address Line 1
Address Line 2
City, ST 98765-4321

important Notice:

You will receive a new
Citi® Diamond Preferred® Rewards
American Express® Card
to replace your Verizon Visa® Card.

Your card ending in: XXXX
Invitation Number: XXXXXXXXXX

Dear Mary:

Citi® the issuer of your Verizon Visa® Card, is discontinuing this credit card effective March 20, 2007. But since you are a valued customer, you can still keep enjoying Citi Card benefits because you have been selected to automatically receive the Citi® Diamond Preferred® Rewards American Express® Card as a replacement for your Verizon Visa account.

What you should know about your new Citi Diamond Preferred Rewards American Express Card:

- You'll automatically be enrolled in ThankYou® Network, a no-fee rewards program. You'll start earning ThankYou Points on purchases – 1 point for every \$1 you spend – as soon as you use your new card. You can redeem the points you earn for great rewards, such as travel, gift certificates, electronics, gift cards and more. For more information about this reward program, see [Citi Diamond Preferred Rewards Card Terms and Conditions](#) on the back of this letter.
- There's no annual fee. Your plan and terms, including your variable APRs based on the U.S. Prime Rate, will stay the same for your current card. Please see the [CitiBank Disclosures](#) on the back of this letter for more information.
- Any outstanding balances on your current account will be automatically transferred to your new account.
- You'll get Citi Card protection benefits, such as Price Protection,[†] Citi Identity Theft Solutions and Fraud Early Warning.
- You'll get special money-saving offers on airfare, dining, hotels, clothing, electronics and more when you visit [www.citimileward.com/subjects](#).

What you need to do next:

- Your new card will arrive automatically at the end of March, 2007 as long as you do not default under any Card Agreement you have with us. In the meantime, you may continue to use your Verizon Visa Card and earn calling card rewards until you receive your new Card.
- You will be able to redeem any accrued calling card rewards until 8/31/07. They will no longer be available to you after that date.
- If you prefer not to accept your new Citi Card, call 1-888-735-8973 by 3/31/07 (the hours of operation are 7am-11:30pm ET, Monday-Thursday and 7am-7pm ET, Friday). Please keep in mind if you choose not to receive the Citi Diamond Preferred Rewards American Express Card, your Verizon Visa account will be closed.
- Since your new card will have a **new account number**, once you receive your card, please make sure to notify any businesses that automatically bill your card to ensure continued, uninterrupted billing. If you are currently enrolled in Credit Protector, CCMS, Health Saving Solutions, IdentityAdvisor from Citi® or WatchGuard, your membership will automatically transfer to your new account.
- If you are a member of another membership program that automatically bills to your Verizon Visa, such as Drive America® or others, your membership/coverage will terminate when your account is changed or closed, unless you contact the program provider and provide an alternative form of payment. If you have any supplemental insurance coverage, such as accidental death, hospital indemnity or others, your coverage will also terminate, unless you contact the insurance company to establish an alternative form of payment to ensure continued coverage. You can find the phone number for each program on your monthly billing statement next to that program's charge.

Enjoy your new Citi Card. To receive it, do nothing. Your new card will arrive at the end of March, 2007.

Singh et al.

Kendal E. Stork, President and CEO, Citibank (South Dakota), N.A.

P.S. you may continue to use your Verizon Visa Card until your Citi Diamond Preferred Rewards American Express Card arrives.

If you prefer not to accept or if you have any questions, call 1-888-745-B073 by 3/5/07.

*Fidelity Protection is underwritten by Fidelity Insurance Company. Coverage is limited to \$250 per item and a maximum of \$1,000 per cardmember per year. Certain conditions, restrictions and exclusions apply. Details of coverage will be provided upon cardmember ship.

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11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31 32 33 34 35 36 37 38 39 40 41 42 43 44 45 46 47 48 49 50 51 52 53 54 55 56 57 58 59 60 61 62 63 64 65 66 67 68 69 70 71 72 73 74 75 76 77 78 79 80 81 82 83 84 85 86 87 88 89 90 91 92 93 94 95 96 97 98 99 100 101 102 103 104 105 106 107 108 109 110 111 112 113 114 115 116 117 118 119 120 121 122 123 124 125 126 127 128 129 130 131 132 133 134 135 136 137 138 139 140 141 142 143 144 145 146 147 148 149 150 151 152 153 154 155 156 157 158 159 160 161 162 163 164 165 166 167 168 169 170 171 172 173 174 175 176 177 178 179 180 181 182 183 184 185 186 187 188 189 190 191 192 193 194 195 196 197 198 199 200 201 202 203 204 205 206 207 208 209 210 211 212 213 214 215 216 217 218 219 220 221 222 223 224 225 226 227 228 229 230 231 232 233 234 235 236 237 238 239 240 241 242 243 244 245 246 247 248 249 250 251 252 253 254 255 256 257 258 259 260 261 262 263 264 265 266 267 268 269 270 271 272 273 274 275 276 277 278 279 280 281 282 283 284 285 286 287 288 289 290 291 292 293 294 295 296 297 298 299 300 301 302 303 304 305 306 307 308 309 310 311 312 313 314 315 316 317 318 319 320 321 322 323 324 325 326 327 328 329 330 331 332 333 334 335 336 337 338 339 340 341 342 343 344 345 346 347 348 349 350 351 352 353 354 355 356 357 358 359 360 361 362 363 364 365 366 367 368 369 370 371 372 373 374 375 376 377 378 379 380 381 382 383 384 385 386 387 388 389 390 391 392 393 394 395 396 397 398 399 400 401 402 403 404 405 406 407 408 409 410 411 412 413 414 415 416 417 418 419 420 421 422 423 424 425 426 427 428 429 430 431 432 433 434 435 436 437 438 439 440 441 442 443 444 445 446 447 448 449 450 451 452 453 454 455 456 457 458 459 460 461 462 463 464 465 466 467 468 469 470 471 472 473 474 475 476 477 478 479 480 481 482 483 484 485 486 487 488 489 490 491 492 493 494 495 496 497 498 499 500 501 502 503 504 505 506 507 508 509 510 511 512 513 514 515 516 517 518 519 520 521 522 523 524 525 526 527 528 529 530 531 532 533 534 535 536 537 538 539 540 541 542 543 544 545 546 547 548 549 550 551 552 553 554 555 556 557 558 559 560 561 562 563 564 565 566 567 568 569 570 571 572 573 574 575 576 577 578 579 580 581 582 583 584 585 586 587 588 589 590 591 592 593 594 595 596 597 598 599 600 601 602 603 604 605 606 607 608 609 610 611 612 613 614 615 616 617 618 619 620 621 622 623 624 625 626 627 628 629 630 631 632 633 634 635 636 637 638 639 640 641 642 643 644 645 646 647 648 649 650 651 652 653 654 655 656 657 658 659 660 661 662 663 664 665 666 667 668 669 670 671 672 673 674 675 676 677 678 679 680 681 682 683 684 685 686 687 688 689 690 691 692 693 694 695 696 697 698 699 700 701 702 703 704 705 706 707 708 709 710 711 712 713 714 715 716 717 718 719 720 721 722 723 724 725 726 727 728 729 730 731 732 733 734 735 736 737 738 739 740 741 742 743 744 745 746 747 748 749 750 751 752 753 754 755 756 757 758 759 760 761 762 763 764 765 766 767 768 769 770 771 772 773 774 775 776 777 778 779 780 781 782 783 784 785 786 787 788 789 790 791 792 793 794 795 796 797 798 799 800 801 802 803 804 805 806 807 808 809 810 811 812 813 814 815 816 817 818 819 820 821 822 823 824 825 826 827 828 829 830 831 832 833 834 835 836 837 838 839 840 841 842 843 844 845 846 847 848 849 850 851 852 853 854 855 856 857 858 859 860 861 862 863 864 865 866 867 868 869 870 871 872 873 874 875 876 877 878 879 880 881 882 883 884 885 886 887 888 889 890 891 892 893 894 895 896 897 898 899 900 901 902 903 904 905 906 907 908 909 910 911 912 913 914 915 916 917 918 919 920 921 922 923 924 925 926 927 928 929 930 931 932 933 934 935 936 937 938 939 940 941 942 943 944 945 946 947 948 949 950 951 952 953 954 955 956 957 958 959 960 961 962 963 964 965 966 967 968 969 970 971 972 973 974 975 976 977 978 979 980 981 982 983 984 985 986 987 988 989 990 991 992 993 994 995 996 997 998 999 1000 1001 1002 1003 1004 1005 1006 1007 1008 1009 1010 1011 1012 1013 1014 1015 1016 1017 1018 1019 1020 1021 1022 1023 1024 1025 1026 1027 1028 1029 1030 1031 1032 1033 1034 1035 1036 1037 1038 1039 1040 1041 1042 1043 1044 10

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Round 4 1/22/07	AE Initials	Client Checklist (please check each box that applies)				Client Initials
	Proof Initials	☐ APR	☐ PHONE #	☐ FORM ID #	☐ RATE EXP. DATE	DirPro Initials
		☐ OFFER EXP. DATE	☐ COLOR BREAKS	☐ COPY CONTENT	☐ COPY PLACEMENT	
		☐ COPY PLACEMENT	☐ COPY BREAKS	☐ BRAND	☐ CODE	

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Letter 8.5" x 11" flatL-VZE17-GS1
Lasertext Code

CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	variable.
Other APR	Cash advance APR: 23.24% variable. Default APR: 31.24% variable. See explanation below.*
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer rate equals the U.S. Prime Rate** plus . The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%, or up to 28.99%, whichever is greater.**
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	None.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over. Over-the-credit-line fee: \$39.	

* All your APRs may automatically increase up to the Default APR if you default under any cardmember agreement that you have with us because you fail to make a payment to us when due, you exceed your credit line or you make a payment to us that is not honored.

** For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

*** Factors considered in determining your default rate may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees, and terms may change: We have the right to change the rates, fees and terms at any time, for any reason, in accordance with the cardmember agreement and applicable law. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.



THANKYOU™ NETWORK

CITI DIAMOND PREFERRED REWARDS CARD TERMS AND CONDITIONS

- ThankYou Network is offered to certain cardmembers ("you") at the sole discretion of Citibank (South Dakota), N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou Network or any portion thereof may be revised or terminated with 30 days' prior written notice. If ThankYou Network is terminated, you will only have 90 days from ThankYou Network termination date to redeem all your accumulated ThankYou Network points ("ThankYou Points"). However, ThankYou Network rewards may be changed or substituted, as well as ThankYou point levels required for specific ThankYou Network rewards adjusted, at any time without prior notification.
- Unless you are participating in a limited-time promotional offer, you will earn one ThankYou Point for every dollar you spend on purchases (no other transactions qualify to earn ThankYou Points). You can earn up to 75,000 ThankYou Points during any calendar year eligible purchases appearing on your January-December billing statement. You may only earn ThankYou Points on your Card Account as long as it is open and current. ThankYou Points expire five years from the end of the calendar year in which they are earned unless ThankYou Network is terminated.
- If you are approved for a Card Account, a ThankYou Network Member Account ("ThankYou Member Account") will be set up for you. ThankYou Points post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account.

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Citi, Citibank, Diamond Preferred and Citi with Arc Design are registered service marks of Citigroup Inc.
ThankYou is a service mark of Citigroup Inc.
American Express is a federally registered service mark of American Express and is used by Citibank pursuant to a license.
This credit card is issued by Citibank (South Dakota), N.A.
Visa® is a registered trademark of Visa International Service Association.

L-VZE17-GS1

F-VZE17-GS1



L-VZE17-GS4
Lasertext Code



Name
Address Line 1
Address Line 2
City, ST 98065-4321

Important Notice:

You will receive a new
Citi® Diamond Preferred® Rewards MasterCard®
to replace your Verizon Visa® Card.

Your card ending in: XXXX
invitation Number: XXXXXXXXXX

Near Names

With the issue of your Verizon Visa Card®, we're discontinuing this credit card effective March 26, 2007. But since you are a valued customer, you can still keep enjoying Citi Card benefits because you have been selected to automatically receive the Citi® Diamond Preferred® Rewards MasterCard® as a replacement for your Verizon Visa account.

What you should know about your new Citi Diamond Preferred Rewards MasterCard:

- You'll automatically be enrolled in ThankYou® Network, a no-fee rewards program. You'll start earning ThankYou Points on purchases – 1 point for every \$1 you spend – as soon as you use your new card. You can redeem the points you earn for great rewards, such as travel gift certificates, electronics, gift cards and more. For more information about this reward program, see Citi Diamond Preferred Rewards Card Terms and Conditions on the back of this letter.
- There is no annual fee. Your pricing and terms, including your variable APRs based on the U.S. Prime Rate, will stay the same as your current card. Please see the Citibank Disclosures on the back of this letter, for more information.
- Any outstanding balances on your current account will be automatically transferred to your new account.
- You'll get Citi Card protection benefits, such as Price Protection, Citi Identity Theft Solutions and Fraud Early Warning.

What you need to do next:

- Your new card will arrive automatically at the end of March, 2007 as long as you do not default under any Card Agreement you have with us. In the meantime, you may continue to use your Verizon Visa Card and earn calling card rewards until you receive your new Card.
- You will be able to redeem any accrued calling card rewards until 3/31/07. They will no longer be available to you after that date.
- If you prefer not to accept your new Citicard, call 1-800-444-2568 by 3/5/07. Please keep in mind if you choose not to receive the Citicard Preferred Rewards MasterCard, your Verizon Visa account will be closed.
- Since your new card will have a new account number, once you receive your card, please make sure to notify any businesses that automatically bill your card to ensure continued, uninterrupted billing. If you are currently enrolled in Credit Protector, CUMS, Health Saving Solutions, IdentityMonitor from Citicard or Watch-Card, your membership will automatically transfer to your new account.
- If you are a member of another membership program that automatically bills to your Verizon Visa, such as Drive America® or others, your membership/coverage will terminate when your account is changed or closed, unless you contact the program provider and provide an alternative form of payment. If you have any supplemental insurance coverage, such as accidental death, hospital indemnity or others, your coverage will also terminate, unless you contact the insurance company to establish an alternative form of payment to ensure continued coverage. You can find the phone number for each program on your monthly billing statement next to that program's charge.

Enjoy your new City Card. To receive it do nothing. Your new card will arrive at the end of March, 2007.

Sincerely,

Kennell E. Stork, President and CEO, Citibank (South Dakota), N.A.

P.S. You may continue to use your Verizon Visa Card until your Citi Diamond Preferred Rewards MasterCard arrives. If you prefer not to accept, call 1-800-444-2568 by 3/5/17.

*Life Insurance is underwritten by Triad Insurance Company. Coverage is limited to \$250 per item and a maximum of \$1,000 per cardmember per year. Other conditions, restrictions and exclusions apply. Details of coverage will be provided upon cardmembership.

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LASERED TYPE
Laser Green
PRINTS
100% Black


 phone 646-230-9500
 fax 212-229-9898

Round 4 1/22/07	AE Initials	Client Checklist (please check each box that applies)				Client Initials
	Proof Initials	☐ APR ☐ PHONE # ☐ FORM ID # ☐ RATE EXP. DATE ☐ OFFER EXP. DATE ☐ COLOR BREAKS ☐ COPY CONTENT ☐ COPY PLACEMENT ☐ COPY BREAKS ☐ BRAND ☐ CODE	DirPro Initials			
THU 15 15:07						

F-VZE17-GS4
ECM 1 VERIZON NEG OPT CONV
 Letter 8.5" x 11" flat

L-VZE17-GS4
 Lasertext Code
CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	variable.
Other APR	Cash advance APR: 23.24% variable. Default APR: 32.24% variable. See explanation below.*
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer rate equals the U.S. Prime Rate** plus . The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%, or up to 28.99%, whichever is greater.**
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	None.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over. Over-the-credit-line fee: \$39.	

* All your APRs may automatically increase up to the Default APR if you default under any cardmember agreement that you have with us because you fail to make a payment to us when due, you exceed your credit line or you make a payment to us that is not honored.

** For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

*** Factors considered in determining your default rate may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees, and terms may change: We have the right to change the rates, fees and terms at any time, for any reason, in accordance with the cardmember agreement and applicable law. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.


THANKYOUSM NETWORK
CITI DIAMOND PREFERRED REWARDS CARD TERMS AND CONDITIONS

- ThankYou Network is offered to certain cardmembers ("you") at the sole discretion of Citibank (South Dakota), N.A. ("we"), the issuer of your card account ("Card Account"). ThankYou Network or any portion thereof may be revised or terminated with 30 days' prior written notice. If ThankYou Network is terminated, you will only have 90 days from ThankYou Network termination date to redeem all your accumulated ThankYou Network points ("ThankYou Points"). However, ThankYou Network rewards may be changed or substituted, as well as ThankYou Point levels required for specific ThankYou Network rewards adjusted, at any time without prior notification.
- Unless you are participating in a limited-time promotional offer, you will earn one ThankYou Point for every dollar you spend on purchases (no other transactions qualify to earn ThankYou Points). You can earn up to 75,000 ThankYou Points during any calendar year (eligible purchases appearing on your January-December billing statements). You may only earn ThankYou Points on your Card Account as long as it is open and current. ThankYou Points expire five years from the end of the calendar year in which they are earned unless ThankYou Network is terminated.
- If you are approved for a Card Account, a ThankYou Network Member Account ("ThankYou Member Account") will be set up for you. ThankYou Points post to your Card Account at the close of each billing cycle, and at that time we will transfer the ThankYou Points you earned to your ThankYou Member Account. ThankYou Points are not eligible for redemption until they are transferred to your ThankYou Member Account.

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 Citi, Citibank, Diamond Preferred and Citi with Arc Design are registered service marks of Citigroup Inc.
 ThankYou is a service mark of Citigroup Inc.
 MasterCard is a registered trademark of MasterCard International Incorporated.
 Visa is a registered trademark of Visa International Service Association.

L-VZE17-GS4

F-VZE17-GS4



Round 4 1/22/07	AC Initials	Client Checklist (please check each box that applies)				Client Initials
	Proof Initials	☐ APR	☐ PHONE #	☐ FORM ID #	☐ RATE EXP. DATE	DirPro Initials
		☐ OFFER EXP. DATE	☐ COLORBREAKS	☐ COPY CONTENT	☐ COPY PLACEMENT	
		☐ COPY BREAKS	☐ BRAND	☐ CODE		

TTL RT 12207

F-VZE17-GS6

ECM 1 VERIZON NEG OPT CONV
Letter 8.5" x 11" flatL-VZE17-GS6
Lasertext Code

Name
Address Line 1
Address Line 2
City, ST 98765-4321
XXXXXXXXXXXXXXXXXXXX

Important Notice:

You will receive a new
Citi® Platinum Select® Visa® Card
to replace your Verizon Visa® Card.

Your card ending in: XXXX
Invitation Number: XXXXXXXXXX

Dear Name,

Citi, the issuer of your Verizon Visa Card, is discontinuing this credit card effective March 20, 2007. But since you are a valued customer, you can still keep enjoying Citi Card benefits because you have been selected to automatically receive the Citi® Platinum Select® Visa® as a replacement for your Verizon Visa account.

What you should know about your new Citi Platinum Select Visa Card:

- There is no annual fee. Your pricing and terms, including your variable APRs based on the U.S. Prime Rate, will stay the same as your current card. Please see the Citibank Disclosures on the back of this letter for more information.
- Any outstanding balances on your current account will be automatically transferred to your new account.
- You'll get Citi Card protection benefits such as Citi® Identity Theft Solutions, SO Liability on unauthorized charges and Fraud Early Warning.
- You'll be able to manage your account online with free online services: see current balance and unbilled activity, pay your credit card bill, review statements and more.

What you need to do next:

- Your new card will arrive automatically at the end of March, 2007 as long as you do not default under any Card Agreement you have with us. In the meantime, you may continue to use your Verizon Visa Card until you receive your new Card.
- If you prefer not to accept your new Citi Card, call 1-800-444-2568 by 3/5/07. Please keep in mind: if you choose not to receive the Citi Platinum Select Visa Card, your Verizon Visa account will be closed.
- Since your new card will have a **new account number**, once you receive your card, please make sure to notify any businesses that automatically bill your card to ensure continued, uninterrupted billing. If you are currently enrolled in Credit Protector, CCMS, Health Saving Solutions, IdentityMonitor from Citi® or WatchGuard, your membership will automatically transfer to your new account.
- If you are a member of another membership program that automatically bills to your Verizon Visa, such as Drive America® or others, your membership/coverage will terminate when your account is changed or closed, unless you contact the program provider and provide an alternative form of payment. If you have any supplemental insurance coverage, such as accidental death, hospital indemnity or others, your coverage will also terminate, unless you contact the insurance company to establish an alternative form of payment to ensure continued coverage. You can find the phone number for each program on your monthly billing statement next to that program's charge.

Enjoy your new Citi Card. To receive it do nothing. Your new card will arrive at the end of March, 2007.

Sincerely,

Randall E. Stark, President and CEO, Citibank (South Dakota), N.A.

P.S. You may continue to use your Verizon Visa Card until your Citi Platinum Select Visa Card arrives.

If you prefer not to accept, or if you have any questions, call 1-800-444-2568 by 3/5/07.

Verizon Protection is underwritten by Verizon Insurance Company. Coverage is limited to \$250 per item and a maximum of \$1000 per card number per year. Excludes conditions, exclusions and exclusions apply. Details of coverage will be provided later in the monthly bill.

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F-VZE17-GS6

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phone 646-230-1980
fax 212-228-7676

Round 4 1/22/07	AE Initials	Client Checklist (please check each box that applies)				Client Initials		
	Proof Initials	☐ APR	☐ PHONE #	☐ FORM ID #	☐ RATE EXP. DATE	DirPro Initials		
		☐ OFFER EXP. DATE	☐ COLORBREAKS	☐ COPY CONTENT	☐ COPY PLACEMENT		☐ COPY BREAKS	☐ BRAND

TNL RS 1/15/07

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ECM 1 VERIZON NEG OPT CONV
Letter 8.5" x 11" flat

L-VZE17-GS6
Lasertext Code

CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	variable.
Other APR	Cash advance APR: 23.24% variable. Default APR: 32.24% variable. See explanation below.*
Variable rate information	Your APRs may vary each billing period. The purchase and balance transfer rate equals the U.S. Prime Rate** plus . The cash advance rate equals the U.S. Prime Rate plus 14.99%, with a minimum cash advance rate of 19.99%. The default rate equals the U.S. Prime Rate plus up to 23.99%, or up to 28.99%, whichever is greater.***
Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
Method of computing the balance for purchases	Average daily balance (including new purchases).
Annual fees	None.
Minimum finance charge	50 cents.
Transaction fee for purchases made in a foreign currency	3% of the amount of each foreign currency purchase after its conversion into U.S. dollars.
Transaction fee for cash advances: 3% of the amount of each cash advance, \$5 minimum. Transaction fee for balance transfers: 3% of the amount of each balance transfer, \$5 minimum, \$75 maximum. Late fee: \$15 on balances up to \$100; \$29 on balances of \$100 up to \$250; and \$39 on balances of \$250 and over. Over-the-credit-line fee: \$39.	

* All your APRs may automatically increase up to the Default APR if you default under any cardmember agreement that you have with us because you fail to make a payment to us when due, you exceed your credit line or you make a payment to us that is not honored.

** For each billing period we use the U.S. Prime Rate published in *The Wall Street Journal* two business days prior to the Statement/Closing Date for that billing period.

*** Factors considered in determining your default rate may include how long your account has been open, the timing or seriousness of a default, or other indications of account performance.

We apply your payments to low APR balances before higher APR balances. That means your savings will be reduced if you make transactions that are subject to higher APRs.

Rates, fees, and terms may change: We have the right to change the rates, fees and terms at any time, for any reason, in accordance with the cardmember agreement and applicable law. These reasons may be based on information in your credit report, such as your failure to make payments to another creditor when due, amounts owed to other creditors, the number of credit accounts outstanding, or the number of credit inquiries. These reasons may also include competitive or market-related factors. If we make a change for any of these reasons, you will receive advance notice and a right to opt out in accordance with applicable law.



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Round 4 1/22/07	AC Initials _____	Client Checklist (please check each box that applies)				Client Initials _____
	Proof Initials _____	☐ APR ☐ PHONE # ☐ FORM ID # ☐ RATE EXP. DATE ☐ OFFER EXP. DATE ☐ COLORBREAKS ☐ COPY CONTENT ☐ COPY PLACEMENT ☐ COPY BREAKS ☐ BRAND ☐ CODE	DirPro Initials _____			

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F-VZE17-GS9**ECM 1** VERIZON NEG OPT CONV
Letter 8.5" x 11" flat**L-VZE17-GS9**
Lasertext Code

Name
 Address Line 1
 Address Line 2
 City, ST 98765 4321
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Important Notice:

You will receive a new
 Citi® Platinum Select® MasterCard®
 to replace your Verizon MasterCard®.

Your card ending in: XXXX
 Invitation Number: XXXXXXXXXX

Dear Name,

Citi®, the issuer of your Verizon MasterCard®, is discontinuing this credit card effective March 20, 2007. But since you are a valued customer, you can still keep enjoying Citi Card benefits because you have been selected to automatically receive the Citi® Platinum Select® MasterCard® as a replacement for your Verizon MasterCard account.

What you should know about your new Citi Platinum Select MasterCard:

- There is no annual fee. Your pricing and terms, including your variable APRs based on the U.S. Prime Rate, will stay the same as your current card. Please see the Citibank Disclosures on the back of this letter for more information.
- Any outstanding balances on your current account will be automatically transferred to your new account.
- You'll get Citi Card protection benefits, such as Citi® Identity Theft Solutions, \$50 Liability on unauthorized charges and Fraud Early Warning.
- You'll be able to manage your account online with free online services: see current balance and unbilled activity, pay your credit card bill, review statements and more.

What you need to do next:

- Your new card will arrive automatically at the end of March, 2007 as long as you do not default under any Card Agreement you have with us. In the meantime, you may continue to use your Verizon MasterCard until you receive your new Card.
- If you prefer not to accept your new Citi Card, call 1-800-444-2568 by 3/5/07. Please keep in mind if you choose not to receive the Citi Platinum Select MasterCard, your Verizon MasterCard account will be closed.
- Since your new card will have a **new account number**, once you receive your card, please make sure to notify any businesses that automatically bill your card to ensure continued, uninterrupted billing. If you are currently enrolled in Credit Protector, CCMS, Health Saving Solutions, IdentityMonitor from Citi® or WatchGuard, your membership will automatically transfer to your new account.
- If you are a member of another membership program that automatically bills to your Verizon MasterCard, such as Drive America® or others, your membership/coverage will terminate when your account is changed or closed, unless you contact the program provider and provide an alternative form of payment. If you have any supplemental insurance coverage, such as accidental death, hospital indemnity or others, your coverage will also terminate, unless you contact the insurance company to establish an alternative form of payment to ensure continued coverage. You can find the phone number for each program on your monthly billing statement next to that program's charge.

Sincerely,

Randall E. Stork, President and CEO, Citibank (South Dakota), N.A.

P.S. You may continue to use your Verizon MasterCard until your Citi Platinum Select MasterCard arrives.
 If you prefer not to accept, or if you have any questions, call 1-800-444-2568 by 3/5/07.

*Basic Protection is underwritten by Titus Insurance Company. Coverage is limited to \$250 per claim and a maximum of \$1,000 per cardmember per year.
 Certain conditions, restrictions and exclusions apply. Details of coverage will be provided upon cardmember ship.

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Round 4
1/22/07

AE Initials
Proof Initials

Client Checklist (please check each box that applies)
☐ APR ☐ PHONE # ☐ FORM ID # ☐ RATE EXP. DATE
☐ OFFER EXP. DATE ☐ COLOR/BREAKS ☐ COPY CONTENT
☐ COPY PLACEMENT ☐ COPY BREAKS ☐ BRAND ☐ CODE

Client Initials
DirPro Initials

F-VZE17-GS9

ECM 1 VERIZON NEG OPT CONV
Letter 8.5" x 11" flat

L-VZE17-GS9
Lasertext Code

TML FB 115.07

CITIBANK DISCLOSURES

Annual percentage rate (APR) for purchases	variable.
Other APR	Cash advance APR: 23.24% variable. Default APR: 32.24% variable. See explanation below.*
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Grace period for repayment of balances for purchases	Not less than 20 days if you pay your total new balance in full each billing period by the due date.
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LASERED
TYPE
Laser
Green
PRINTS
100%
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ALL
UNMARKED
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