



U.S. Service Center 000
 PO Box 769013
 San Antonio, TX 78245-9013



258807/R1/20F000

003
 CITIBANK, N. A.
 Account
 79830938

Statement Period
 Jan. 22 - Feb. 20, 2008

CLAUDE SIMON
 1101 MT VERNON RD
 SOPERTON GA 30457-1592



Page 1 of 6

CITIBANK ACCOUNT AS OF FEBRUARY 20, 2008

Relationship Summary:

Checking	\$9,690.09
Savings	\$1,965.75
Investments at Smith Barney*	\$20,455.84
Loans	----
Credit Cards	----

Enroll in the Citibank® / AAdvantage® Debit card rewards program. For every dollar you spend, you can earn American Airlines AAdvantage® miles. And you get AAdvantage® bonus miles just for enrolling. Annual fee applies. Visit www.citibank.com/aamiles or a Citibank branch for details.

AAdvantage® is a registered trademark of American Airlines, Inc.

	Balance
Checking	
Regular Checking	\$9,690.09
Savings	
Insured Money Market	\$223.88
Individual Retirement Account (as of 1/31/08)	\$1,741.87
Investments at Smith Barney*	Total Value
Individual Retirement Account (as of 1/31/08)	\$20,455.84

* Investment Services are provided by Smith Barney, a division and service mark of Citigroup Global Markets Inc., member NYSE/NASD/SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED · NO BANK GUARANTEE
 NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings and Investments at Smith Barney \$32,111.68

SUGGESTIONS AND RECOMMENDATIONS

- Help protect yourself from fraud**
- *Change your passwords and PINS regularly.
 - *Protect your account numbers - *do not give them to a stranger.*
 - *Don't fall for fake check scams. These usually start with someone offering to: *Buy something you advertised for sale; Pay you to work at home; Give you an advance on a sweepstakes you've won or give you the first installment of millions if you agree to the use of your bank account for safekeeping.*
 - *Review your account statements promptly and call us at 1-800-274-6660, in the NY metro area call 1-800-627-3999, if you find a discrepancy.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of January in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$25,000-\$49,999
Monthly Service Charge	Preferred
	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking
79830938

Beginning Balance: \$7,790.00
 Ending Balance: \$9,690.09

Date	Description	Amount Subtracted	Amount Added	Balance
1/22	Deposit		4,028.93	11,818.93
1/31	Check # 134	3,386.75		8,430.18
2/01	Transfer from ESA 11:04a #8599 <small>ONLINE Reference # 002744</small>		2,000.00	
2/01	Transfer to ESA 07:00a #8599 <small>ONLINE Reference # 010024</small>	1,000.00		9,430.18
2/06	Check # 136	1,272.95		8,157.23
2/07	Deposit		7,057.86	15,215.09
2/11	Check # 140	4,979.58		10,235.51
2/14	ACH Electronic Debit <small>CITIBANK LOAN EZ-PAY</small>	299.42		9,936.09
2/19	ACH Electronic Debit on 02/16 ¹ <small>CHASE AUTOPAY</small>	246.00		9,690.09
	Total Subtracted/Added	11,186.70	13,086.79	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection

As of	Source of Coverage	Amount
2/20	IMMA	\$223

SAVINGS ACTIVITY

Insured Money Market
79795685

Beginning Balance: \$223.76
Ending Balance: \$223.88

Date	Description	Amount Subtracted	Amount Added	Balance
2/20	Interest for 30 days, Average Daily Balance \$223.76 Average Rate 0.65%, Annual Percentage Yield Earned 0.66%		0.12	223.88

IRA/Keogh

Citibank, N.A. is the trustee of your IRA and Keogh plans. Information on this statement concerning these accounts is a summary only. You will continue to receive your IRA and Keogh plan statements at least annually. If you have IRA/Keogh funds in Investments, please refer to the Investments Summary for a summary of those holdings.

Individual Retirement Account

Balance

Brokerage IMMA 6001524743 (as of 1/31/08)

\$1,741.87

Interest Summary					
Period		Interest Rate	Annual Percentage Yield Earned	Interest Earned	
From	Through				
12/31	1/07	0.65%	0.67%		\$0.22
1/08	1/14	0.65%	0.67%		0.22
1/15	1/22	0.65%	0.67%		0.25
1/23	1/28	0.65%	0.67%		0.19
1/29	1/31	0.65%	0.69%		0.09

Total Individual Retirement Account

\$1,741.87

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
Insured Money Market

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

IRA/Keogh

800-695-5911
24 Hour Rate Phone:
800-635-8329
(TDD: 800-788-6775)

Citibank, N.A.
Attn: Retirement Plan Services
111 Wall Street, 3rd Floor, Zone 3
New York, NY 10043

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.



CLAUDE SIMON
1101 MT VERNON RD
SOPERTON GA

30457-1592

Statement Period
Feb. 21 - Mar. 19, 2008



CITIBANK ACCOUNT AS OF MARCH 19, 2008

Relationship Summary:

Checking	\$7,581.77
Savings	\$1,966.76
Investments at Smith Barney*	\$19,745.61
Loans	-----
Credit Cards	-----

WHEN PLANNING THAT NEXT GETAWAY
Plan on Citibank's World Wallet® Service to make ordering Foreign Currency easier than ever. You have access to a wide variety of Foreign Currencies, delivered right to your door or place of business. (Anywhere in the Continental U.S.) Limits/Fees apply. Call 1-800-756-7050 for details

	Balance
Checking	
Regular Checking	\$7,581.77
Savings	
Insured Money Market	\$223.99
Individual Retirement Account (as of 2/29/08)	\$1,742.77
Investments at Smith Barney*	Total Value
Individual Retirement Account (as of 2/29/08)	\$19,745.61

* Investment Services are provided by Smith Barney, a division and service mark of Citigroup Global Markets Inc., member NYSE/NASD/SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS · NOT FDIC INSURED · NO BANK GUARANTEE
· NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
· NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings and Investments at Smith Barney **\$29,294.14**

Effective May 1, 2008 we will change the fee for Checks/Items Returned/Paid Against Insufficient/Unavailable Funds (Overdraft) and the daily maximum assessment of this fee. This fee will be \$34 and it will not be assessed more than four times per account per day.

***Need overdraft protection? Apply for Checking Plus® (variable rate) today. With Checking Plus, every check, funds transfer, cash withdrawal and ATM transaction is automatically covered, up to your available credit limit.

SUGGESTIONS AND RECOMMENDATIONS

A new year is a new opportunity to set sound financial goals. Get started with **Women & Co.®**, a financial education program from Citi®, and you may find that it's easier than you thought. You'll have access to articles, audio conferences, and other resources on topics from real estate to retirement. Learn more at womenandco.com.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of February in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$25,000-\$49,999
Rates	Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking

79830938		Beginning Balance:	\$9,690.09	
		Ending Balance:	\$7,581.77	
Date	Description	Amount Subtracted	Amount Added	Balance
3/03	Transfer on 03/01 ¹ to ESA 05:53a #8599 ONLINE Reference # 010025	1,000.00		8,690.09
3/07	Deposit		4,028.93	12,719.02
3/12	Transfer from ESA 02:47p #8599 ONLINE Reference # 004247		13,000.00	25,719.02
3/13	ACH Electronic Debit CHASE EPAY	12,136.43		13,582.59
3/14	Deposit 01:20p Teller		14,500.00	
3/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	500.82		27,581.77
3/19	Transfer to ESA 08:56a #8599 ONLINE Reference # 008090	20,000.00		7,581.77
Total Subtracted/Added		33,637.25	31,528.93	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
3/19	IMMA	\$223

SAVINGS ACTIVITY

Insured Money Market
79795685

Beginning Balance: \$223.88
Ending Balance: \$223.99

Date	Description	Amount Subtracted	Amount Added	Balance
3/19	Interest for 28 days, Average Daily Balance \$223.88 Average Rate 0.6392%, Annual Percentage Yield Earned 0.64%		0.11	223.99

IRA/Keogh

Citibank, N.A. is the trustee of your IRA and Keogh plans. Information on this statement concerning these accounts is a summary only. You will continue to receive your IRA and Keogh plan statements at least annually. If you have IRA/Keogh funds in Investments, please refer to the Investments Summary for a summary of those holdings.

Individual Retirement Account

Balance

Brokerage IMMA 6001524743 (as of 2/29/08)

\$1,742.77

Interest Summary				
Period		Interest Rate	Annual Percentage Yield Earned	Interest Earned
From	Through			
2/01	2/04	0.65%	0.68%	\$0.12
2/05	2/11	0.65%	0.67%	0.22
2/12	2/19	0.65%	0.67%	0.25
2/20	2/25	0.65%	0.67%	0.19
2/26	2/29	0.65%	0.68%	0.12

Total Individual Retirement Account

\$1,742.77

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
Insured Money Market

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

IRA/Keogh

800-695-5911
24 Hour Rate Phone:
800-635-8329
(TDD: 800-788-6775)

Citibank, N.A.
Attn: Retirement Plan Services
111 Wall Street, 3rd Floor, Zone 3
New York, NY 10043

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CLAUDE SIMON
1101 MT VERNON RD
SOPERTON GA 30457-1592



CITIBANK ACCOUNT AS OF APRIL 17, 2008

Relationship Summary:

Checking	\$2,022.43
Savings	\$1,967.72
Investments at Smith Barney*	\$18,357.51
Loans	----
Credit Cards	----

With an eligible Citibank checking account enrolled in **ThankYou®Network**, you can get reward points every month. To see the points you may have already received, all you need to do is visit www.thankyou.com. Not already enrolled? Then go to www.citibank.com/thankyou to enroll.

	Balance
Checking	
Regular Checking	\$2,022.43
Savings	
Insured Money Market	\$224.08
Individual Retirement Account (as of 3/31/08)	\$1,743.64
Investments at Smith Barney*	
Individual Retirement Account (as of 3/31/08)	Total Value \$18,357.51

** Investment Services are provided by Smith Barney, a division and service mark of Citigroup Global Markets Inc., member NYSE/NASD/SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.*

INVESTMENT AND INSURANCE PRODUCTS: · NOT FDIC INSURED · NO BANK GUARANTEE
 · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 · NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings and Investments at Smith Barney **\$22,347.66**

Currently, your maximum daily ATM cash withdrawal limit is \$1,000 per account linked to your Citibank debit card. Effective on **July 18, 2008**, your maximum daily ATM cash withdrawal limit will be changed to \$1,000 per ATM card instead of per account.

SUGGESTIONS AND RECOMMENDATIONS

Important Account Notice

Effective June 1, 2008, the fee for Check/Item Returned/Paid Against Insufficient/Unavailable Funds (Overdraft) listed on the Service Fees and Charges for All Accounts section of the Marketplace Addendum may be charged whenever any fee or charge is deducted from your account and either causes your account to be overdrawn or increases the amount by which your account is overdrawn. In addition, the Safety Check fee listed on the Fee Schedule will increase to \$10.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of March in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$25,000-\$49,999
Monthly Service Charge	Preferred None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking
79830938

Beginning Balance: \$7,581.77
Ending Balance: \$2,022.43

Date	Description	Amount Subtracted	Amount Added	Balance
3/21	Transfer from ESA 08:21a #8599 ONLINE Reference # 008434		2,000.00	
3/21	Check # 142	40.00		
3/21	ACH Electronic Debit CHASE AUTOPAY	0.00		9,541.77
3/27	Check # 143	1,983.00		7,558.77
3/31	Transfer from ESA 08:29a #8599 ONLINE Reference # 003678		6,000.00	13,558.77
4/01	Transfer to ESA 06:03a #8599 ONLINE Reference # 010026	1,000.00		
4/01	Check # 141	4,975.48		7,583.29
4/10	Check # 145	4,875.00		2,708.29
4/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	400.86		2,307.43
4/16	ACH Electronic Debit CHASE AUTOPAY	285.00		2,022.43
Total Subtracted/Added		13,559.34	8,000.00	

All transaction times and dates reflected are based on Eastern Standard Time.

Checks Paid

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
141	4/01	4,975.48	142	3/21	40.00	143	3/27	1,983.00	145*	4/10	4,875.00

* Indicates gap in check number sequence

CLAUDE SIMON
1101 MT VERNON RD
SOPERTON GA **30457-1592**

Statement Period
Apr. 18 - May 19, 2008



CITIBANK ACCOUNT AS OF MAY 19, 2008

Relationship Summary:

Checking	\$5,854.32
Savings	\$1,968.55
Investments at Smith Barney*	\$20,013.97
Loans	-----
Credit Cards	-----

Sending your son or daughter to college this Fall?

If so, open a Citibank® Student Account for your high school graduate and you can easily transfer monies to it from a linked Citibank account at no cost. Stop by any Citibank Financial Center for more information.

	Balance
Checking	
Regular Checking	\$5,854.32
Savings	
Insured Money Market	\$224.18
Individual Retirement Account (as of 4/30/08)	\$1,744.37
Investments at Smith Barney*	
Individual Retirement Account (as of 4/30/08)	\$20,013.97

* Investment Services are provided by Smith Barney, a division and service mark of Citigroup Global Markets Inc., member NYSE/NASD/SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS · NOT FDIC INSURED · NO BANK GUARANTEE
 · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings and Investments at Smith Barney **\$27,836.84**

Ready to boost your Financial IQ? Get started with Women & Co.®, a financial education program from Citi®, and you may find that it's easier than you thought. You'll have access to articles, audio conferences, and other resources on topics from asset allocation to retirement. Learn more at womenandco.com.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of April in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$25,000-\$49,999 Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking

79830938

Beginning Balance:
Ending Balance:

\$2,022.43
\$5,854.32

Date	Description	Amount Subtracted	Amount Added	Balance
4/18	Deposit		4,028.93	6,051.36
5/01	Transfer from ESA 08:36a #8599 ONLINE Reference # 007097		2,000.00	
5/01	Deposit		7,500.00	
5/01	Transfer to ESA 05:48a #8599 ONLINE Reference # 010027	1,000.00		14,551.36
5/08	Deposit		4,028.93	
5/08	ACH Electronic Debit CHASE EPAY	334.06		
5/08	Check # 146	4,989.52		13,256.71
5/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	402.39		12,854.32
5/15	Transfer to ESA 09:50a #8599 ONLINE Reference # 007648	7,000.00		5,854.32
	Total Subtracted/Added	13,725.97	17,557.86	

All transaction times and dates reflected are based on Eastern Standard Time.

Overdraft Protection		
As of	Source of Coverage	Amount
5/19	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market

79795305

Beginning Balance:
Ending Balance:

\$224.08
\$224.18

Date	Description	Amount Subtracted	Amount Added	Balance
5/19	Interest for 32 days, Average Daily Balance \$224.08 Average Rate 0.50%, Annual Percentage Yield Earned 0.51%		0.10	224.18

SAVINGS ACTIVITY

Continued

IRA/Keogh

Citibank, N.A. is the trustee of your IRA and Keogh plans. Information on this statement concerning these accounts is a summary only. You will continue to receive your IRA and Keogh plan statements at least annually. If you have IRA/Keogh funds in Investments, please refer to the Investments Summary for a summary of those holdings.

Individual Retirement Account

Balance

Brokerage IMMA 6001524743 (as of 4/30/08)

\$1,744.37

Period		Interest Rate	Annual Percentage Yield Earned	Interest Earned
From	Through			
4/01	4/07	0.50%	0.52%	\$0.17
4/08	4/14	0.50%	0.52%	0.17
4/15	4/21	0.50%	0.52%	0.17
4/22	4/28	0.50%	0.52%	0.17
4/29	4/30	0.50%	0.55%	0.05

Total Individual Retirement Account

\$1,744.37

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
Insured Money Market

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

IRA/Keogh

800-695-5911
24 Hour Rate Phone:
800-635-8329
(TDD: 800-788-6775)

Citibank, N.A.
Attn: Retirement Plan Services
111 Wall Street, 3rd Floor, Zone 3
New York, NY 10043

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.



*7-23-08
 Changed
 address
 or
 phone*

CLAUDE SIMON
 1101 MT VERNON RD
 SOPERTON GA

30457-1592



CITIBANK ACCOUNT AS OF JUNE 18, 2008

Relationship Summary:

Checking	\$11,466.95
Savings	\$1,969.39
Investments at Smith Barney*	\$24,787.88
Loans	----
Credit Cards	----

WHEN PLANNING THAT NEXT GETAWAY
 Plan on Citibank's World Wallet® Service to make ordering Foreign Currency easier than ever. You have access to a wide variety of Foreign Currencies, delivered right to your door or place of business. (Anywhere in the Continental U.S). Visit your nearest Financial Center or Call 1-800-756-7050. Limits/Fees apply.

	Balance
Checking	
Regular Checking	\$11,466.95
Savings	
Insured Money Market Individual Retirement Account (as of 5/31/08)	\$224.27 \$1,745.12
Investments at Smith Barney*	Total Value
Individual Retirement Account (as of 5/31/08)	\$24,787.88

* Investment Services are provided by Smith Barney, a division and service mark of Citigroup Global Markets Inc., member NYSE/NASD/SIPC. Citigroup Global Markets Inc. and Citibank are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS · NOT FDIC INSURED · NO BANK GUARANTEE
 NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings and Investments at Smith Barney **\$38,224.22**

Important Account Information:
 Effective August 1, 2008, whenever you use your Citibank Banking Card outside of the U.S. and Puerto Rico to get cash at an ATM or to purchase goods or services, we will apply a foreign exchange fee equal to 1% of the transaction amount (including credits and reversals) for Citigold, Private Bank, and Global Executive Banking Clients; and 3% for all other clients.

SUGGESTIONS AND RECOMMENDATIONS

Good News! Effective immediately the Citibank Global Transfer Service is again available on Citibank Online. There is a daily transfer limit of \$1,000 from a single account. Global Transfers can also be initiated at selected Citibank ATMs and all Citibank Financial Centers nationwide with daily transfer limits of \$3,000 from a single account. The weekly combined transfer limit per single account is \$10,000.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of May in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$25,000-\$49,999
Monthly Service Charge	Preferred None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

**Regular Checking
79830938**

Beginning Balance: \$5,854.32
 Ending Balance: \$11,466.95

Date	Description	Amount Subtracted	Amount Added	Balance
5/30	Transfer from ESA 02:59p #8599 ONLINE Reference # 001283		2,000.00	7,854.32
6/02	Transfer on 06/01 to ESA 05:32a #8599 ONLINE Reference # 010028	1,000.00		6,854.32
6/06	Deposit		5,584.87	12,439.19
6/09	Cash Withdrawal on 06/07 08:50p #8599 Non Cit ATM CHASE CHAPPAQUA NYUS	203.00		12,236.19
6/11	ACH Electronic Debit UCS-CLICK TO PAY PAYMENT	150.00		12,086.19
6/16	ACH Electronic Debit CHASE AUTOPAY	273.00		
6/16	ACH Electronic Debit CITIBANK LOAN EZ-PAY	346.24		11,466.95
	Total Subtracted/Added	1,972.24	7,584.87	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
6/18	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market
79795685

Beginning Balance: \$224.18
Ending Balance: \$224.27

Date	Description	Amount Subtracted	Amount Added	Balance
6/18	Interest for 30 days, Average Daily Balance \$224.18 Average Rate 0.50%, Annual Percentage Yield Earned 0.49%		0.09	224.27

IRA/Keogh

Citibank, N.A. is the trustee of your IRA and Keogh plans. Information on this statement concerning these accounts is a summary only. You will continue to receive your IRA and Keogh plan statements at least annually. If you have IRA/Keogh funds in Investments, please refer to the Investments Summary for a summary of those holdings.

Individual Retirement Account

Balance

Brokerage IMMA 6001524743 (as of 5/31/08)

\$1,745.12

Period		Interest Rate	Annual Percentage Yield Earned	Interest Earned
From	Through			
5/01	5/05	0.50%	0.52%	\$0.12
5/06	5/12	0.50%	0.52%	0.17
5/13	5/19	0.50%	0.52%	0.17
5/20	5/27	0.50%	0.51%	0.19
5/28	5/31	0.50%	0.53%	0.10

Total Individual Retirement Account

\$1,745.12

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
Insured Money Market

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

IRA/Keogh

800-695-5911
24 Hour Rate Phone:
800-635-8329
(TDD: 800-788-6775)

Citibank, N.A.
Attn: Retirement Plan Services
111 Wall Street, 3rd Floor, Zone 3
New York, NY 10043

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

**CLAUDE SIMON
1101 MT VERNON RD
SOPERTON GA 30457-1592**

|||||.....|||||.....|||||.....|||||.....|||||.....|||||.....

CITIBANK ACCOUNT AS OF JULY 20, 2008

Relationship Summary:

Checking	\$7,684.32
Savings	\$1,970.22
Investments at Smith Barney*	\$26,765.98
Loans	-----
Credit Cards	-----

Checking	Balance
Regular Checking	\$7,684.32

Savings	Balance
Insured Money Market	\$224.37
Citibank Individual Retirement Account (as of 6/30/08)	\$1,745.85

Investments at Smith Barney*	Total Value
Citibank Individual Retirement Account (as of 6/30/08)	\$26,765.98

* Securities are made available through Citigroup Global Markets Inc. member SIPC. Smith Barney is a division and service mark of Citigroup Global Markets Inc. and its affiliates and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS: NOT FDIC INSURED · NO BANK GUARANTEE
· NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
· NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings at Citibank and Investments at Smith Barney* \$36,420.52

Help protect yourself from fraud.
Review your account statements promptly and call us at 1-800-274-6660 (in the NY metro area call 1-800-627-3999) if you find a discrepancy. Delete and do not respond to suspicious official-looking emails requesting your personal security information. Keep your PIN and debit card secured and change your online passwords often.

SUGGESTIONS AND RECOMMENDATIONS

Did you know that you can now choose to receive your future Citibank statement in Spanish? It is very easy, just call customer service toll-free at 1-800-627-3999 and select this service. Your statement will also be available in Spanish at www.citibank.com/espanol/home.htm.

Sabias que ahora puedes optar por recibir tus próximos estados de cuenta en español? Es muy fácil, sólo llama gratis al 1-800-627-3999 y solicita este servicio. Tu estado de cuenta en español también estará disponible en www.citibank.com/espanol/home.htm.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of June in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
	\$25,000-\$49,999
Rates	Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking
79830938

		Beginning Balance:	\$11,466.95
		Ending Balance:	\$7,684.32

Date	Description	Amount Subtracted	Amount Added	Balance
6/30	Check # 147	4,992.48		6,474.47
7/01	Transfer to ESA 05:56a #8599 ONLINE Reference # 010029	1,000.00		5,474.47
7/02	Transfer from ESA 07:07p #8599 ONLINE Reference # 007296		3,000.00	8,474.47
7/10	Cash Withdrawal 01:40p #8599 Non Citi ATM 9 LOWER MAIN STREET CALLICOON NYUS	201.50		8,272.97
7/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	320.65		7,952.32
7/17	ACH Electronic Debit CHASE AUTOPAY	268.00		7,684.32
Total Subtracted/Added		6,782.63	3,000.00	

All transaction times and dates reflected are based on Eastern Standard Time.

Overdraft Protection		
As of	Source of Coverage	Amount
7/20	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market
79795685

Beginning Balance: \$224.27
Ending Balance: \$224.37

Date	Description	Amount Subtracted	Amount Added	Balance
7/18	Interest for 32 days, Average Daily Balance \$224.27 Average Rate 0.50%, Annual Percentage Yield Earned 0.51%		0.10	224.37

IRA/Keogh

Citibank, N.A. is the custodian of your Citibank IRA and trustee of your Citibank Keogh Plan. All funds invested in your Citibank IRA/Keogh CDs, savings, and insured money market accounts are held as deposits of Citibank N.A. Information on this statement concerning these accounts is summary only. You will continue to receive your IRA and Keogh Plan statements at least annually. If you have a Citibank IRA or Keogh with a Smith Barney brokerage account component, your Smith Barney account statement will contain full transactional detail and other important information. If you maintain Smith Barney IRA/Keogh Plans, Citigroup Global Markets Inc. is the custodian of your Smith Barney IRA and the trustee of your Smith Barney Keogh Plan. Smith Barney is a division of Citigroup Global Markets Inc. Citibank, N.A. and Citigroup Global Markets Inc. are affiliated companies under the common control of Citigroup, Inc.

Citibank Individual Retirement Account

Balance

IMMA 6001524743 (as of 6/30/08)

\$1,745.85

Interest Summary				
Period		Interest Rate	Annual Percentage Yield Earned	Interest Earned
From	Through			
5/30	6/02	0.50%	0.55%	\$0.05
6/03	6/09	0.50%	0.52%	0.17
6/10	6/16	0.50%	0.52%	0.17
6/17	6/23	0.50%	0.52%	0.17
6/24	6/30	0.50%	0.52%	0.17

Total Citibank Individual Retirement Account

\$1,745.85

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
Insured Money Market

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Citibank IRA/Keogh

800-695-5911
24 Hour Rate Phone:
800-635-8329
(TDD: 800-788-6775)

Citibank, N.A.
Attn: Retirement Plan Services
100 Citibank Drive
San Antonio, TX 78245

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.



Citibank Client Services 000
 PO Box 769013
 San Antonio, TX 78245-9013



223315/R1/20F000

004
 CITIBANK, N. A.
 Account
 79830938

Statement Period
 July 21 - Aug. 19, 2008

CLAUDE SIMON
 1204 SPRINGWOOD AVE
 GIBSONVILLE NC 27249-2667



Page 1 of 6

CITIBANK ACCOUNT AS OF AUGUST 19, 2008

Relationship Summary:

Checking	\$7,639.01
Savings	\$224.46
Investments (not FDIC insured)	-----
Loans	-----
Credit Cards	-----

Checking	Balance
Regular Checking	\$7,639.01
Savings	Balance
Insured Money Market	\$224.46
Total Checking and Savings at Citibank	\$7,863.47

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of July in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$25,000-\$49,999
Rates	Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking
79830938

Beginning Balance: \$7,684.32
Ending Balance: \$7,639.01

Date	Description	Amount Subtracted	Amount Added	Balance
7/22	Check # 149	4,978.00		2,706.32
7/24	ACH Electronic Debit UCS-CLICK TO PAY PAYMENT	101.00		2,605.32
7/25	Check # 148	1,000.00		1,605.32
7/31	Deposit		12,357.86	13,963.18
8/01	Transfer to ESA 06:04a #8599 ONLINE Reference # 010030	1,000.00		12,963.18
8/08	ACH Electronic Debit UCS-CLICK TO PAY PAYMENT	223.50		12,739.68
8/12	Check # 150	4,972.58		7,767.10
8/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	316.09		7,451.01
8/15	Deposit		500.00	7,951.01
8/18	ACH Electronic Debit on 08/16 ¹ CHASE AUTOPAY	262.00		7,689.01
8/19	Check # 152	50.00		7,639.01
	Total Subtracted/Added	12,903.17	12,857.86	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid

Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
148	7/25	1,000.00	149	7/22	4,978.00	150	8/12	4,972.58	152*	8/19	50.00

* Indicates gap in check number sequence

Overdraft Protection

As of	Source of Coverage	Amount
8/19	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market
79795685

Beginning Balance: \$224.37
Ending Balance: \$224.46

Date	Description	Amount Subtracted	Amount Added	Balance
8/19	Interest for 30 days, Average Daily Balance \$224.37 Average Rate 0.50%, Annual Percentage Yield Earned 0.49%		0.09	224.46

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
 Insured Money Market

800-627-3999
 (For Speech and Hearing
 Impaired Customers Only
 TDD: 800-945-0258)

Citibank/Customer Account Services
 P.O. Box 5870 Grand Central Station
 New York, NY 10163-5870

CLAUDE SIMON
1204 SPRINGWOOD AVE
GIBSONVILLE NC 27249-2667

CITIBANK ACCOUNT AS OF SEPTEMBER 18, 2008

Relationship Summary:

Checking	\$1,082.22
Savings	\$224.55
Investments (not FDIC insured)	-----
Loans	-----
Credit Cards	-----

Checking	Balance
Regular Checking	\$1,082.22
Savings	Balance
Insured Money Market	\$224.55
Total Checking and Savings at Citibank	\$1,306.77

SUGGESTIONS AND RECOMMENDATIONS

Effective **September 19, 2008** there will be an improvement to the Standard Availability Schedule for check deposits to savings accounts made at Citibank ATM locations in New York. The location numbers 0110, 0111, 0112, 0113, 0114, 0115, 0116, 0117, 0118, 0119, 0211, 2110, 2111, 2112, 2113, 2114, 2115, 2116, 2117, 2118, 2119, and 2211 will now be treated as local (previously non-local) for purposes of determining the availability of your check deposit. Refer to your current Marketplace Addendum for additional information on our Funds Availability Policy.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of August in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range
Rates	\$25,000-\$49,999
Monthly Service Charge	Preferred
	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking

79830938 **Beginning Balance:** \$7,639.01
Ending Balance: \$1,082.22

Date	Description	Amount Subtracted	Amount Added	Balance
8/20	Cash Withdrawal 07:18p #8599 Non Citi ATM 475 ANTLER HILL RO ASHEVILLE NCUS	302.50		7,336.51
9/02	Transfer on 09/01 ¹ to ESA 05:35a #8599 ONLINE Reference # 010031	1,000.00		6,336.51
9/03	Transfer from ESA 10:10a #8599 ONLINE Reference # 002364		14,000.00	20,336.51
9/04	ACH Electronic Debit CHASE EPAY	12,980.26		
9/04	ACH Electronic Debit UCS-CLICK TO PAY PAYMENT	230.38		7,125.87
9/09	Transfer from ESA 09:45a #8599 ONLINE Reference # 003201		5,000.00	12,125.87
9/10	Check # 153	4,992.00		7,133.87
9/11	ACH Electronic Debit CHASE AUTOPAY	0.00		7,133.87
9/12	Deposit		20,000.00	27,133.87
9/15	Transfer on 09/13 ¹ to ESA 06:40p #8599 ONLINE Reference # 002269	20,000.00		
9/15	ACH Electronic Debit CITIBANK LOAN EZ-PAY	327.65		6,806.22
9/16	Check # 155	5,012.83		
9/16	Check # 156	365.00		
9/16	Check # 154	346.17		1,082.22
	Total Subtracted/Added	45,556.79	39,000.00	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
153	9/10	4,992.00	154	9/16	346.17	155	9/16	5,012.83	156	9/16	365.00

Overdraft Protection		
As of	Source of Coverage	Amount
9/18	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market

79795685 **Beginning Balance:** \$224.46
Ending Balance: \$224.55

Date	Description	Amount Subtracted	Amount Added	Balance
9/18	Interest for 30 days, Average Daily Balance \$224.46 Average Rate 0.50%, Annual Percentage Yield Earned 0.49%		0.09	224.55

CLAUDE SIMON
1204 SPRINGWOOD AVE
GIBSONVILLE NC 27249-2667



CITIBANK ACCOUNT AS OF OCTOBER 20, 2008

Relationship Summary:

Checking	\$764.01
Savings	\$224.65
Investments at Smith Barney*	\$18,291.50
Loans	----
Credit Cards	----

On October 3, 2008, FDIC deposit insurance temporarily increased from \$100,000 to \$250,000 per depositor through December 31, 2009.

Checking	Balance
Regular Checking	\$764.01
Savings	Balance
Insured Money Market	\$224.65
Investments at Smith Barney*	Total Value
Smith Barney IRA (as of 9/30/08)	\$18,291.50

* Securities are made available through Citigroup Global Markets Inc., member SIPC. Smith Barney is a division and service mark of Citigroup Global Markets Inc. and its affiliates and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS: · NOT FDIC INSURED · NO BANK GUARANTEE
 · NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 · NOT A BANK DEPOSIT · MAY LOSE VALUE

Total Checking, Savings at Citibank and Investments at Smith Barney* \$19,280.16

WHEN PLANNING THAT NEXT GETAWAY

Plan on Citibank's **World Wallet® Service** to make ordering Foreign Currency easier than ever. You have access to a wide variety of Foreign Currencies, delivered right to your door or place of business. (Anywhere in the Continental U.S.).
 Visit your nearest Financial Center or Call 1-800-756-7050
 Limits/Fees apply.

Handwritten signature

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of September in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$25,000-\$49,999
Rates	Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking

79830938

Beginning Balance:
Ending Balance:

\$1,082.22
\$764.01

Date	Description	Amount Subtracted	Amount Added	Balance
9/19	Cash Withdrawal 09:25a #8599 Non Citi ATM LA GUARDIA AIRPORT FLUSHING NYUS	202.00		880.22
9/29	Transfer on 09/28 ¹ from ESA 05:07p #8599 ONLINE Reference # 003602		1,500.00	2,380.22
9/30	Deposit		4,528.93	
9/30	Deposit/Check Error Correction	389.21		6,519.94
10/01	Transfer to ESA 06:10a #8599 ONLINE Reference # 010032	1,000.00		
10/01	Check # 158	91.80		5,428.14
10/06	Check # 160	155.00		5,273.14
10/10	Transfer from ESA 10:22a #8599 ONLINE Reference # 005293		1,500.00	6,773.14
10/14	Cash Withdrawal on 10/11 ¹ 11:15a #8599 Non Citi ATM 237 EAST MAIN ST GIBSONVILLE NCUS	62.00		
10/14	Check # 161	4,850.00		
10/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	349.89		1,511.25
10/16	ACH Electronic Debit UCS-CLICK TO PAY PAYMENT	226.69		1,284.56
10/17	ACH Electronic Debit CHASE AUTOPAY	404.00		880.56
10/20	Check # 162	116.55		764.01
	Total Subtracted/Added	7,847.14	7,528.93	

All transaction times and dates reflected are based on Eastern Standard Time.

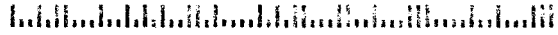
¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Checks Paid											
Check	Date	Amount	Check	Date	Amount	Check	Date	Amount	Check	Date	Amount
158	10/01	91.80	160*	10/06	155.00	161	10/14	4,850.00	162	10/20	116.55

* Indicates gap in check number sequence

Overdraft Protection		
As of	Source of Coverage	Amount
10/20	IMMA	\$224

CLAUDE SIMON
 1284 SPRINGWOOD AVE
 GIBSONVILLE NC 27269-2607



CITIBANK ACCOUNT AS OF NOVEMBER 20, 2008

Relationship Summary:

Checking	\$3,290.90
Savings	\$224.75
Investments at Smith Barney*	\$11,907.89
Loans	----
Credit Cards	----

Checking	Balance
Regular Checking	\$3,290.90
Savings	Balance
Insured Money Market	\$224.75
Investments at Smith Barney*	Total Value
Smith Barney IRA (as of 10/31/08)	\$11,897.89

* Securities are made available through Citigroup Global Markets Inc., member SIPC. Smith Barney is a division and service mark of Citigroup Global Markets Inc. and its affiliates and is used and registered throughout the world. Citigroup Global Markets Inc. and Citibank, N.A. are affiliated companies under the common control of Citigroup Inc. The summary investment information is for informational purposes only. Review your Smith Barney statement for full transactional detail and other important information.

INVESTMENT AND INSURANCE PRODUCTS: • NOT FDIC INSURED • NO BANK GUARANTEE
 • NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY
 • NOT A BANK DEPOSIT • MAY LOSE VALUE

Total Checking, Savings at Citibank and Investments at Smith Barney* **\$15,413.54**

Statistics don't lie. The financial facts of a woman's life are different. **Women & Co.®** is a financial resource brought to you by Citi® that provides access to investment education and classes, tools, and a community of like-minded women. Learn more at womenandco.com.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of October in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$10,000-\$24,999
Rates	Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking
79830938

Beginning Balance: \$764.01
Ending Balance: \$3,290.90

Date	Description	Amount Subtracted	Amount Added	Balance
10/23	Deposit		4,028.93	4,792.94
10/27	Cash Withdrawal on 10/26 ¹ 12:53p #8599 Non Citi ATM @GRAHAM GRAHAM NCUS	62.75		4,730.19
11/03	Transfer on 11/01 ¹ from ESA 01:37p #8599 ONLINE Reference # 007377		1,000.00	
11/03	Transfer on 11/01 ¹ from ESA 01:31p #8599 ONLINE Reference # 007346		9,000.00	
11/03	Transfer on 11/01 ¹ to ESA 06:07a #8599 ONLINE Reference # 010033	1,000.00		
11/03	Cash Withdrawal on 11/02 ¹ 12:34p #8599 Non Citi ATM BOULEVARD #1 DURHAM NCUS	103.00		13,627.19
11/04	ACH Electronic Debit UCS-CLICK TO PAY PAYMENT	7,500.00		6,127.19
11/13	Deposit		9,945.93	16,073.12
11/14	ACH Electronic Debit CITIBANK LOAN EZ-PAY	311.22		15,761.90
11/17	ACH Electronic Debit CHASE AUTOPAY	396.00		
11/17	Transfer on 11/15 ¹ to ESA 10:09a #8599 ONLINE Reference # 007175	7,000.00		
11/17	Check # 164	4,920.00		
11/17	Check # 163	155.00		3,290.90
	Total Subtracted/Added	21,447.97	23,974.86	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
11/20	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market

79795685

Beginning Balance: \$224.65
Ending Balance: \$224.75

Date	Description	Amount Subtracted	Amount Added	Balance
11/20	Interest for 31 days, Average Daily Balance \$224.65 Average Rate 0.50%, Annual Percentage Yield Earned 0.53%		0.10	224.75

CUSTOMER SERVICE INFORMATION

IF YOU HAVE QUESTIONS ON:

YOU CAN CALL:

YOU CAN WRITE:

Checking
Insured Money Market

800-627-3999
(For Speech and Hearing
Impaired Customers Only
TDD: 800-945-0258)

Citibank/Customer Account Services
P.O. Box 5870 Grand Central Station
New York, NY 10163-5870

Investment Services

800-846-5200
or Call Your Smith Barney
Financial Advisor

Smith Barney
111 Wall Street, 3rd Floor
New York, NY 10043

Please read the paragraphs below for important information on your accounts with us. Note that some of these products may not be available in all states.

The products reported on this statement have been combined onto one monthly statement at your request. The ownership and title of individual products reported here may be different from the addressee(s) on the first page.

CHECKING AND SAVINGS

FDIC Insurance:

Products reported in CHECKING and SAVINGS are insured by the Federal Deposit Insurance Corporation. Please consult your Citibank Customer Manual for full details and limitations of FDIC coverage.

CERTIFICATES OF DEPOSIT

Certificate of Deposit (CD) information may show dashes in certain fields if on the date of your statement your new CD was not yet funded or your existing CD renewed but is still in its grace period. Updated information will be reflected on a subsequent statement.

In Case of Errors or Questions About Your Electronic Fund Transfers other than for Investment Transactions:

If you think your statement or record is wrong or if you need more information about a transfer on the statement or record, telephone us or write to us at the address shown in the Customer Service Information section on your statement as soon as possible. We must hear from you no later than 60 days after we sent you the first statement on which the error or problem appeared.

Give us the following information: (1) your name and account number, (2) the dollar amount of the suspected error, (3) describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information. We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.

IRA/KEOGH

Citibank, N.A. is the custodian of your Citibank IRA and trustee of your Citibank Keogh Plan. All funds invested in your Citibank IRA/Keogh CDs, savings, and insured money market accounts are held as deposits of Citibank, N.A. Information on this statement concerning these accounts is summary only. You will continue to receive your IRA and Keogh Plan statements at least annually. If you have a Citibank IRA or Keogh with a Smith Barney brokerage account component, your Smith Barney account statement will contain full transactional detail and other important information. If you maintain Smith Barney IRA/Keogh Plans, Citigroup Global Markets Inc. is the custodian of your Smith Barney IRA and the trustee of your Smith Barney Keogh Plan. Smith Barney is a division of Citigroup Global Markets Inc. Citibank, N.A. and Citigroup Global Markets Inc. are affiliated companies under the common control of Citigroup, Inc.

Citibank is an Equal Housing Lender.



Citibank, Citicard, Citicard Banking Center, Checking Plus, MasterCard, Visa, Citibank Preferred Visa and MasterCard, Citibank Platinum Select, Checks-as-Cash, Equity Source Account, MultiMoney, Citigold, CitiPhone Banking, and Ready Credit are registered in the U.S. Patent and Trademark Office. Safety Check is a service mark of Citigroup, Inc.

CITIBANK ACCOUNT RATES AND CHARGES

When determining your rates and charges for this statement period, Citibank considered your average balances during the month of November in all of your qualifying accounts that you asked us to combine. These balances may be in accounts that are reported on other statements.

Rates and Charges	Your Combined Balance Range \$10,000-\$24,999
Rates	Preferred
Monthly Service Charge	None

Ask about accounts eligible for preferred rates.

Please refer to your Citibank Account Terms and Conditions for details on how we determine your monthly fees and charges. Please note that when your qualified transaction activity exceeds the designated level, you may be subject to fees for transactions performed.

All fees assessed in a statement period, including per check and non-Citibank ATM fees, will appear as charges on your next Citibank statement (to the account that is currently debited for your monthly service charge).

CHECKING ACTIVITY

Regular Checking
79830938

Beginning Balance: \$3,290.90
Ending Balance: \$1,991.25

Date	Description	Amount Subtracted	Amount Added	Balance
11/21	Deposit		1,525.25	4,816.15
11/24	Cash Withdrawal on 11/23 ¹ 11:42a #8599 <small>Non Citi ATM 9 LOWER MAIN STREET CALLICOON NYUS</small>	201.50		4,614.65
11/28	Check # 165	200.00		4,414.65
12/01	Transfer to ESA 05:41a #8599 <small>ONLINE Reference # 010034</small>	1,000.00		3,414.65
12/08	ACH Electronic Debit on 12/06 ¹ <small>UCS-CLICK TO PAY PAYMENT</small>	61.00		3,353.65
12/15	Check # 167	475.36		
12/15	ACH Electronic Debit <small>CITIBANK LOAN EZ-PAY</small>	344.04		
12/15	Check # 166	155.00		2,379.25
12/17	ACH Electronic Debit <small>CHASE AUTOPAY</small>	388.00		1,991.25
	Total Subtracted/Added	2,824.90	1,525.25	

All transaction times and dates reflected are based on Eastern Standard Time.

¹ Transactions made on weekends, bank holidays or after bank business hours are not reflected in your account until the next business day.

Overdraft Protection		
As of	Source of Coverage	Amount
12/17	IMMA	\$224

SAVINGS ACTIVITY

Insured Money Market
79795685

Beginning Balance: \$224.75
Ending Balance: \$224.83

Date	Description	Amount Subtracted	Amount Added	Balance
12/17	Interest for 27 days, Average Daily Balance \$224.75 Average Rate 0.50%, Annual Percentage Yield Earned 0.48%		0.08	224.83