



**For Immediate Release
Citigroup Inc. (NYSE: C)
February 19, 2009**

CITIFX PROSM US DOLLAR MARGIN NOW COVERED BY FDIC INSURANCE

New York - Citi announced today that it will offer Federal Deposit Insurance Corporation (FDIC) insurance on US dollar deposits placed as margin for trading on CitiFX Pro, Citi's online margin FX trading platform. As an additional benefit of dealing with a global market leader in foreign exchange, CitiFX Pro clients will now benefit from insurance on their US dollar margin deposit regardless of account size. CitiFX Pro features a state-of-the-art trading platform that offers liquidity in 130+ currency pairs as well as award-winning market commentary and research. CitiFX Pro was launched in March 2008 and is designed for small institutions, managed accounts and individuals experienced in margin trading.

As a participant in the FDIC's Transaction Account Guarantee Program, through December 31, 2009, all Citibank U.S. non-interest bearing transaction accounts are fully insured by the FDIC for the entire amount in the account. Accordingly, US dollar margin deposits maintained with Citibank NA in connection with CitiFX Pro transactions are fully insured; non-US dollar amounts (EUR, GBP, JPY and HKD) are held outside the US and are not insured.

"CitiFX Pro is proud to provide clients with the strength and reliability of a market leader with over 100 years of foreign exchange experience. Today's market realities highlight the importance to investors of deposit protection, and we are pleased to offer that additional level of security to our clients" said Sanjay Madgavkar, Head of Foreign Exchange Margin Trading at Citi.

CitiFX Pro also recently announced the expansion of its margin trading platform with a tailored offering for Advisors who trade foreign exchange as an asset class on behalf of their managed accounts. For more information, please visit www.citifxpro.com

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Media inquires:

Danielle Romero-Apsilos
212 816 2264

About CitiFX Pro

CitiFX Pro is an online foreign exchange trading platform formed in November 2007 in partnership with Saxo Bank, the Copenhagen-based online Bank. CitiFX Pro offers Citi's individual and small institutional clients an opportunity to take full advantage of the world's largest financial market with access to the same real time data and trading technology as institutional traders. CitiFX Pro is currently live in US and Asian markets and will be launched in additional regions in early 2009. Additional information may be found at www.citifxpro.com

About Citi

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