



Information Circular: Citigroup Funding Inc. Index-Linked Notes

To: Head Traders, Technical Contacts, Compliance Officers, Heads of ETF Trading, Structured Products Traders

From: PHLX Listing Qualifications Department

Index-Linked Notes	Symbol	CUSIP Number
Citigroup Funding Inc. 3% Minimum Coupon Principal Protected Notes Based Upon the Dow Jones AIG Commodity Index – Excess Return	MKN	17313T656

Information on the Notes

Citigroup Funding Inc. (the "Issuer") has issued 3% Minimum Coupon Principal Protected Notes ("Notes") based on the Dow Jones AIG Commodity Index – Excess Return (the "Index"). The Notes were priced at \$10 each and mature in 2014, approximately five years from the pricing date.

The Notes are investments linked to a commodities index offered by the Issuer and have a maturity of approximately five years. The Notes are 100% principal protected if held to maturity, subject to the credit risk of the Issuer, and will pay a coupon per Coupon Period at a variable rate which will depend upon the closing value of the Index on every Index Business Day in each Coupon Period but will not be less than 3% per Coupon Period. The term of each Coupon Period will be approximately one year.

For each Coupon Period, if the closing value of the Index on every Index Business Day during such Coupon Period does not exceed the related Starting Value by more than approximately 25% to 30% (to be determined on the pricing date) and the percentage change in the closing value of the Index from the first Index Business Day of the related Coupon Period through the last Index Business Day of the Coupon Period (the "Index Percentage Change") is greater than 3%, the Coupon Amount you receive on the related Coupon Payment Date for each \$10 Note you hold will be an amount based on the Index Percentage Change and will not be greater than approximately \$2.50 to \$3.00 (25% to 30% of \$10 principal amount per Note) (to be determined on the Pricing Date). If the closing value of the Index on any Index Business Day during such Coupon Period exceeds the related Starting Value by more than approximately 25% to 30% (to be determined on the Pricing Date) or if the Index Percentage Change is less than or equal to 3%, on the related Coupon Payment Date you will receive \$0.30 (3% of \$10 principal amount per Note) for each Note you hold.

A Coupon Amount is payable in April 2010; April 2011; April 2012; April 2013; and on the Maturity Date (each a "Coupon Payment Date"). The Coupon Amount payable on each Coupon Payment Date will depend upon the closing value of the Underlying Index during the related Coupon Period, will be based on the Index Percentage Change during such Coupon Period and will not be less than \$0.30 (3% of \$10 principal amount per Note) per Note nor be greater

than approximately \$2.50 to \$3.00 (25% to 30% of \$10 principal amount per Note) per Note (to be determined on the Pricing Date).

An Index Business Day means a day, as determined by the Calculation Agent (Citibank, N.A.), on which the Underlying Index or any successor index is calculated and published and on which futures contracts comprising more than 80% of the value of the index on such day are capable of being traded on their relevant exchanges or markets during the one-half hour before the determination of the closing value of the index. All determinations made by the Calculation Agent will be at the sole discretion of the Calculation Agent and will be conclusive for all purposes and binding on Citigroup Funding, Citigroup Inc. and the beneficial owners of the Notes, absent manifest error.

A Business Day means any day that is not a Saturday, a Sunday or a day on which the securities exchanges or banking institutions or trust companies in the City of New York are authorized or obligated by law or executive order to close.

Please see the prospectus for the Notes for more details regarding the calculations and details regarding the Index.

It is expected that the market value of the Notes will depend substantially on the value of the Index and may be affected by a number of other interrelated factors including, among other things: the general level of interest rates, the volatility of the Index, the time remaining to maturity, the dividend yield of the stocks comprising the Index, and the credit ratings of the Issuer.

Trading in the Notes on PHLX's PSX system is on a UTP basis and is subject to PHLX rules. The Notes will trade on PSX from 9:00 a.m. until 5:00 p.m. Eastern Time. For trading during PSX's Pre-Market and Post-Market Sessions, market participants should note that additional risks may exist with respect to trading the Notes during these sessions, when the underlying index's value or similar value may not be disseminated.

PHLX will halt trading in the Notes in accordance with PHLX Rule 3100. The grounds for a halt under these rules include a halt by the primary market because the value of the underlying index or a similar value is not being disseminated as required, or a halt for other regulatory reasons. In addition, PHLX will also stop trading the Shares Notes if the primary market delists the Notes.

Members and member organizations recommending transactions in the Notes to customers should make a determination that the securities are suitable for the customer, as provided by PHLX Rule 763.

PSX members and member organizations also should review NASD Notice to Members 03-71 for guidance on trading these products. The Notice reminds broker-dealers of their obligations to: (1) conduct adequate due diligence to understand the features of the product; (2) perform a reasonable-basis suitability analysis; (3) perform customer-specific suitability analysis in connection with any recommended transactions; (4) provide a balanced disclosure of both the risks and rewards associated with the particular product, especially when selling to retail investors; (5) implement appropriate internal controls; and (6) train registered persons regarding the features, risk and suitability of these products.

This Information Circular is not a statutory prospectus. PHLX members and member organizations should consult the registration statement or prospectus for the Notes for additional information.

Inquiries regarding this Information Circular should be directed to:

- Will Slattery, PHLX Listing Qualifications, at 301.978.8088
- PSX Market Sales at 800.846.0477