



FOR IMMEDIATE RELEASE

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CitiFinancial Auto and Finance Express Announce Agreement that Adds Lender to Integrated Platform

IRVING, TX– CitiFinancial Auto and Finance Express announced today the addition of the auto lender to the Finance Express integrated platform. Finance Express operates the premier dealer management system with an integrated auto finance platform specifically designed for independent used car dealers.

“This agreement expands our program offerings to the Independent Dealer Market,” said Rajive Chadha, President of CitiFinancial Auto. “What this means to dealers is we can offer an enhanced and diversified product line through a proven, reliable platform.”

CitiFinancial Auto services automobile accounts for new and used vehicles, providing innovative financing programs designed for long-term success. CitiFinancial Auto will be available as a lending source for qualifying independent dealers who utilize the Finance Express dealer management system.

“CitiFinancial Auto provides solid financing options for our dealers,” comments David Huber, President of Finance Express. “CitiFinancial Auto is one of several major new lenders joining Finance Express, which means we are rapidly approaching our goal of providing dealers numerous alternatives in each credit tier.”

Finance Express has a comprehensive risk mitigation program that has created significant opportunities for both independent dealers and lenders choosing to participate on the company’s platform.

About CitiFinancial Auto

CitiFinancial Auto, a member of Citi, is a leading nationwide provider of automobile financing and refinancing solutions. For more than 50 years, CitiFinancial Auto has provided auto loans through dealerships, later expanding solutions to include direct to consumer products and online loan applications.

About Citi

Citi, the leading global financial services company, has some 200 million customer accounts and does business in more than 100 countries, providing 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. Citi’s major brand names include Citibank, CitiFinancial, Primerica, Smith Barney, Banamex, and Nikko. Additional information may be found at www.citigroup.com or www.citi.com.

Certain statements in this document are “forward-looking statements” within the meaning of the Private Securities Litigation Reform Act. These statements are based on management’s current expectations and are subject to uncertainty and changes in circumstances. Actual results may differ materially from those included in these statements due to a variety of factors. More information about these factors is contained in Citigroup’s filings with the Securities and Exchange Commission.

About Finance Express

Finance Express is the leading dealer management system designed specifically for the independent dealer. The Finance Express system includes inventory management, credit application processing, contracting, links to lending sources, buy here pay here, dealer management tools, loan servicing, accounting systems integrations, licensed escrow services, and more. The Finance Express platform provides dealers online access to an end-to-end dealer management solution, while providing a secure environment for participating lenders. For more information about Finance Express visit www.financeexpress.com.

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