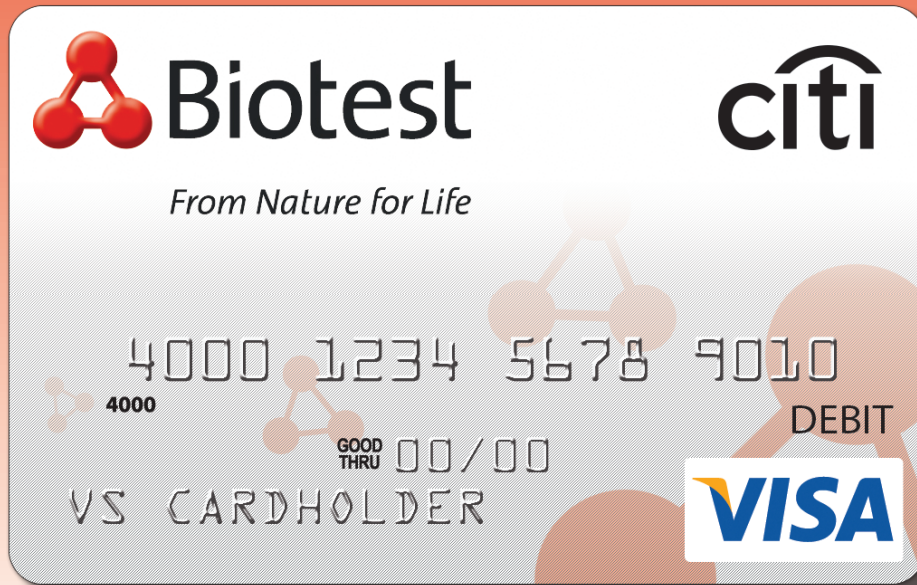


Your Biotest Card now has improved fees!



Description	Previous Fee	NEW FEE
PIN Point-of-Sale (POS) Transaction	\$0.50	\$0.35
Spend (one free per donation)	\$0.25	Fee Free
Plastic Replacement Fee	\$6.95 (first replacement free)	\$3.95 (first replacement free)
Expedited Delivery Fee for Plastic Replacement (By Donor Request)	\$20	\$15

* All other fees remain the same. A complete fee table can be found on the back of your card carrier or online at prepaid.citi.com/biotest.