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10-1-2007

### Citi Cover Email to Chuck Prince Re Q3 Earnings Announcement

Andrew Liveris

Leah C. Johnson

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#### Recommended Citation

Liveris, Andrew and Johnson, Leah C., "Citi Cover Email to Chuck Prince Re Q3 Earnings Announcement" (2007). *YPFS Documents*. 5410.

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From: Liveris, Andrew (AN) [ANLiveris@dow.com]  
Sent: Monday, October 01, 2007 6:43 AM  
To: Prince, Chuck  
Subject: FW: Q3 Earnings Announcement

Attachments: Final Release.doc; 10-01-07 Citi Recorded Call  
Transcript.pdf

Good luck today.  
Will be thinking of you .  
Know that we believe in you .

Best regards.....Andrew

-----Original Message-----

From: Johnson, Leah C. (NY PR) [mailto:johnsonl@citi.com]  
Sent: Monday, October 01, 2007 06:35 AM Eastern Standard Time  
To: Alain J. P. Belda; Liveris, Andrew (AN); Anne M. Mulcahy; C.  
Michael Armstrong; Charles Prince; Franklin A. Thomas; George David; John M. Deutch; Judith Rodin; Kenneth T. Derr;  
Richard Parsons; Robert L. Ryan; Robert Rubin; Roberto Hernandez  
Cc: Johnson, Leah C. (NY PR); Spinner, Dolores; Helfer, Michael  
Subject: Q3 Earnings Announcement

CONFIDENTIAL

IMPORTANT - PLEASE DELIVER IMMEDIATELY

Date: October 1, 2007

To: C. Michael Armstrong  
Alain J.P. Belda  
George David  
Kenneth T. Derr  
John M. Deutch  
Roberto Hernandez  
Andrew N. Liveris  
Anne Mulcahy  
Richard D. Parsons  
Charles O. Prince  
Judith Rodin  
Robert E. Rubin  
Robert L. Ryan  
Franklin A. Thomas

cc: Michael Helfer

From: Leah C. Johnson  
Global Corporate Affairs

No. of pages: 2 in attachment

Attached is a copy of the press release we plan to issue this morning at 7:00am, announcing that dislocations in the mortgage-backed securities and credit markets, and deterioration in the consumer credit environment are expected to have an adverse impact on third quarter financial results.

Also attached is the transcript of the pre-recorded call. If you have any questions, please don't hesitate to call. Leah

In the event that this transmission is interrupted or of poor quality, please contact Dolores Spinner at 212-559-9446.