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FOR IMMEDIATE RELEASE

June 12, 2002

Citigroup Announces Partnership with ENERGY STAR

New York — Citigroup today announced that it is partnering with ENERGY STAR, the Environmental Protection Agency's voluntary program that offers businesses and consumers energy efficient solutions that help save money while protecting the environment for generations.

Citigroup believes that the efforts it makes to improve energy conservation benefits the natural environment and ultimately helps to strengthen its financial bottom line. In partnership with ENERGY STAR, Citigroup has agreed to measure, track, and benchmark energy performance using measurement tools that it continues to develop and that are aligned with ENERGY STAR-endorsed strategies to improve energy performance in its facilities and operations. Citigroup also will educate its staff and the public about the importance of energy conservation with ENERGY STAR.

"By joining with ENERGY STAR, Citigroup is demonstrating environmental leadership," said Christine Todd Whitman, U.S. Environmental Protection Agency Administrator. "Citigroup's commitment to energy – and financial – performance. We are pleased to work with Citigroup to develop a comprehensive strategy for the energy performance of their entire organization."

"Being an active participant in helping protect the natural environment is a very important commitment we have made to make each community where we have operations a better place because we are there," said Pamela Flaherty, Senior Vice President of Global Relations at Citigroup. "Environmental management at Citigroup is embedded in our corporate culture and our employees look forward to leveraging ENERGY STAR'S strategies to make an even greater difference."

"We are always seeking new ways to enhance our conservation efforts and are especially pleased to team up with ENERGY STAR," said Joseph Sprouls, Division Head, Commercial Realty Services at Citigroup. "Through this partnership, we will not only contribute to bettering the environment, but will also be able to carry the savings from improved energy efficiency directly to our bottom line."

Citigroup was one of the first U.S.-based financial services companies to sign the United Nations Environment Programme (UNEP) Statement by Financial Institutions, which is recognized as a leading force behind ensuring responsible environmental management. Citigroup's environmental management system is multi-faceted and includes: a senior management Environmental and Social Policy Review Committee; training for employees on environmental policies and procedures; implementation of risk management procedures that focus on environmental and social issues; external public and private partnerships; and business initiatives that focus on environmental protection.

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About ENERGY STAR

ENERGY STAR is a voluntary partnership between business, government and others united environment for future generations by changing to energy -efficient practices today. ENERGY with more than 7,000 partners to improve the energy efficiency of products, homes, buildings businesses. Businesses can use ENERGY STAR to improve efficiency, enhance profits and competitive advantage. Last year alone, ENERGY STAR helped businesses and consumers than \$5 billion in energy costs while reducing global warming emissions equivalent to those cars. For more information about ENERGY STAR, visit www.energystar.gov or call toll-free YES (1-888-782-7937).

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Citigroup (NYSE: C), the preeminent global financial services company with some 200 million accounts in more than 100 countries, provides consumers, corporations, governments and a broad range of financial products and services, including consumer banking and credit, corporate investment banking, insurance, securities brokerage, and asset management. Major brands in Citigroup's trademark red umbrella include Citibank, CitiFinancial, Primerica, Salomon Smith Barney, and Travelers. Additional information may be found at: www.citigroup.com.



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