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To receive these Documents in electronic form, you must have access to:

- An Internet web browser which is capable of supporting HTML and 128-bit SSL encryption
- Connection to the Internet
- A current version of a program that accurately reads and displays Portable Document Format or “PDF” files, such as Adobe® Acrobat Reader® version 8.0 and above
(available for downloading at <http://www.adobe.com/products/acrobat/readstep2.html>)
- A computer or other device which is capable of supporting all of the above. You will also need a printer if you wish to print out and retain the Documents on paper and electronic storage if you wish to retain the Documents in electronic form.

These documents are and will remain available to you in paper form at no charge by requesting them from a branch or by contacting us at 1-800-922-9999. If you wish to receive any other communications from us electronically, sign up for online banking at www.citizensbank.com.