

# A guide to your One Deposit Checking account

This guide is provided as a convenience and does not serve as a substitute for your One Deposit Checking from Citizens Bank® account documents. For full terms, conditions and fees governing your account please see your Personal Deposit Account Agreement and Fees and Features Guide, or ask us.

Account Opening and Usage	Minimum deposit needed to open account	<b>Any amount</b>
	Monthly Maintenance Fee	<b>\$9.99</b>
	Requirements to waive Monthly Maintenance Fee	<b>One Deposit</b> Waived when at least 1 deposit is posted to your account before the end of your statement period. To find your next statement period, refer to your most recent statement.  There is no minimum amount for your deposit. Deposits or transfers are accepted through our branches, ATMs, online and mobile banking, telephone banking, or electronically such as direct deposit or wire transfer.
	Earns Interest	<b>No</b>
	Citizens Bank ATM Fees	<b>\$0</b>
	Non-Citizens ATM Fees	<b>\$3</b> For each withdrawal, transfer and balance inquiry when using another bank's ATM. The ATM owner may charge you additional fees.
	Stop Payment Fee	<b>\$35</b>
	Account Closing Fee	<b>\$0</b>
Overdraft Coverage for All Accounts	If your Available Balance is not enough to cover a withdrawal from your account:	<b>Overdrafts for checks, automatic bill payments, and other withdrawal transactions using your account number may be authorized and paid, at our discretion. If paid, Overdraft Fees will apply.</b>  <b>If you choose to enroll in Debit Card Overdraft Coverage, your ATM and debit card transactions may be authorized and paid at our discretion. If paid, Overdraft Fees will apply.</b>  <b>Default: If you do not enroll in Debit Card Overdraft Coverage, your ATM and debit card transactions will be declined at no cost to you.</b>
	Overdraft Fee	<b>\$35</b> Per item paid if your account is overdrawn.
	\$5 Overdraft Pass®	<b>\$0</b> No Overdraft Fee will be charged on any overdraft item of \$5 or less, including ATM and debit card overdrafts if you are enrolled in Debit Card Overdraft Coverage.
	Returned Item Fee	<b>\$35</b> Per check or automatic bill payment item returned if your account is overdrawn.
	Maximum number of Overdraft Fees per business day	<b>7</b> Daily limit applies to the combined number of Overdraft Fees and/or Returned Item Fees charged on any one day, <b>up to a total of \$245.</b>
	Sustained Overdraft Fee	<b>\$30</b> If your account remains overdrawn for 4 consecutive business days, on the 5th business day we will charge a Sustained Overdraft Fee of \$30. An additional \$30 fee will be charged on the 8th business day if your account remains overdrawn for 7 consecutive business days, and on the 11th business day if your account remains overdrawn for 10 consecutive business days, <b>up to a total of \$90.</b>
	Important Details about Overdraft Coverage: Once you have overdrawn your account you must bring your account to a positive balance as soon as possible to avoid additional fees. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. For example, we typically do not pay overdrafts if your account is not in good standing or if the overdraft amount is excessive.	

Overdraft Plans	Transfer available funds from a Savings Overdraft Transfer or an Overdraft Line of Credit	<b>\$12</b> Transfer Fee per day for each day a transfer(s) occurs for either Savings Overdraft Transfer or Overdraft Line of Credit.
		<b>\$0</b> No Transfer Fee will be charged for any day on which all transfers are for overdraft items \$5 or less — \$5 Overdraft Pass®.
		<b>\$30</b> Annual Fee for Overdraft Line of Credit, plus 21% Annual Percentage Rate (APR) on outstanding balances.
Other Account Services	Checks	<b>Varies</b> Price varies by quantity and style ordered. To order checks visit any branch, call 1-800-922-9999, or login to Online Banking.
	Money Order	<b>\$5</b>
	Official Bank Check	<b>\$10</b>
	Return of Deposited or Cashed Item issued by Third Party	<b>\$20</b> If a check or item you cash or deposit with us is not paid by the bank on which it is drawn.
	Foreign Currency Exchange	<b>\$15</b>
	Paper Statement without check copies	<b>\$2</b>
	Paper Statement with check copies	<b>\$3</b>
	Copy of item (check, deposit ticket, withdrawal slip)	<b>\$5</b>
Account Research	<b>\$25/hour</b>	
Processing Policies	Funds Availability Policy (When funds deposited to your account are generally available)	<b>Immediately:</b> <i>Available for same day withdrawals</i> <ul style="list-style-type: none"> <li>• Cash deposited with a teller or at our ATM</li> <li>• Wire transfer</li> </ul>
		<b>At the close of the same business day:</b> <i>Available to pay checks and purchases that post to your account that night</i> <ul style="list-style-type: none"> <li>• Cash deposited at our ATM up to 10 PM local time</li> <li>• Electronic direct deposit</li> <li>• Citizens Bank check deposited with a teller any time or at our ATM up to 10 PM local time</li> </ul>
		<b>The next business day:</b> <i>Available for next business day withdrawals, and to pay checks and purchases that post to your account the next night</i> <ul style="list-style-type: none"> <li>• Non-Citizens Bank check, including a Federal Government check, deposited with a teller any time or at our ATM up to 10 PM local time</li> </ul>
		<b>Special Rules</b> <ul style="list-style-type: none"> <li>• Longer delays may apply based on items deposited, account history or if you have recently opened your account with us. If there is a delay, due to non-Citizens Bank check deposits, the first <b>\$200</b> of your total daily deposits will be available the <b>next business day</b>.</li> <li>• Longer delays may apply if, where available, you make a deposit at a non-Citizens Bank ATM.</li> </ul>

The following describes the order in which we post transactions to your account, which is known as our “Posting Order.” At the end of each business day, Citizens processes the transactions on your account. The chart below describes the order in which we post transactions to your account and affect your available balance. For example, we will post your available deposits before your withdrawals. So you may be able to avoid overdraft fees if a deposit becomes available that night to cover ATM withdrawals or purchases that brought your account below zero that day.

We “post” (i.e., credit/add or debit/subtract) your transactions to your account during our nightly processing each business day. As a result, items do not always post in the order in which the transactions occurred. Rather, we group your transactions into certain categories and post transactions within those categories as described below:

Posting order	Transaction type	How they are posted
1 <sup>st</sup>	<ul style="list-style-type: none"> <li>Available deposits</li> </ul>	<ul style="list-style-type: none"> <li>Deposits are credited (added) as soon as they are “available.”</li> <li>Availability varies depending on the type of deposit and where it was made.</li> <li>For more information when your deposits become available see our website at <a href="http://www.citizensbank.com/overdraftchoices">www.citizensbank.com/overdraftchoices</a> or refer to your Personal Deposit Account Agreement.</li> </ul>
2 <sup>nd</sup>	<ul style="list-style-type: none"> <li>Overdraft Fees and Returned Item Fees (per item charge if account is overdrawn)</li> </ul>	<ul style="list-style-type: none"> <li>These withdrawals are processed in the order of highest-to-lowest dollar amount.</li> </ul>
3 <sup>rd</sup>	<ul style="list-style-type: none"> <li>ATM withdrawals</li> <li>Debit card transactions</li> <li>Transactions executed by a teller in a branch (including cashed checks)</li> <li>Account transfers</li> </ul>	<ul style="list-style-type: none"> <li>These withdrawals are all processed in the chronological order the transactions were conducted according to the date and time provided to us.</li> <li>As a result, your prior day transactions will post before your current day transactions.</li> <li>The time we receive items for posting may differ from the time shown on your receipt. Transactions without date and/or time will then be posted in the order of lowest-to-highest dollar amount.</li> </ul>
4 <sup>th</sup>	<ul style="list-style-type: none"> <li>Checks (other than those cashed at the teller)</li> <li>ACH transactions</li> <li>Online Banking payments</li> <li>Pre-authorized Debits (e.g., recurring monthly payments)</li> </ul>	<ul style="list-style-type: none"> <li>These withdrawals are processed in the order of highest-to-lowest dollar amount.</li> </ul>
5 <sup>th</sup>	<ul style="list-style-type: none"> <li>Miscellaneous adjustments (levies, deposit adjustments, garnishments, etc.)</li> </ul>	<ul style="list-style-type: none"> <li>These withdrawals are processed in the order of lowest-to-highest dollar amount.</li> </ul>
6 <sup>th</sup>	<ul style="list-style-type: none"> <li>Charges for services provided including Sustained Overdraft Fees, stop payment fees and research fees</li> </ul>	<ul style="list-style-type: none"> <li>These withdrawals are processed in the order of lowest-to-highest dollar amount.</li> </ul>
7 <sup>th</sup>	<ul style="list-style-type: none"> <li>System generated transactions such as monthly maintenance fees and finance charges</li> </ul>	<ul style="list-style-type: none"> <li>These withdrawals are processed in the order generated by our system.</li> </ul>

Posting Order

Dispute Resolution

**If you have questions or would like more information:**

Please visit your local branch or call us at 1-800-922-9999. We will be happy to answer your questions. In addition, please refer to the Personal Deposit Account Agreement and Fees and Features Guide for the terms and conditions of your personal checking account.

