

# A guide to your Citizens Private Client® Checking account

This guide is provided as a convenience and does not serve as a substitute for your 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	There is no monthly maintenance fee
	Eligibility Requirements	Your relationship will be periodically reviewed for the purpose of determining Private Client Checking eligibility. If you do not maintain the required \$200,000 monthly combined deposit and investment* balances, any Private Client accounts will be converted to Citizens Quest® accounts and will be subject to the terms and conditions then in effect for Citizens Quest.
	Earns Interest	<b>Yes</b> Interest rate is variable, may increase or decrease daily
	Citizens ATM Fees	<b>\$0</b>
	Non-Citizens ATM Fees	<b>\$0</b> Unlimited ATM transactions at other banks' ATMs with no ATM fee from us. ATM owners may charge you a fee. We will refund all other banks' ATM surcharge fees.
	Stop Payment Fee	<b>\$0</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:	<p><b>For Debit Card transactions:</b> If you choose <b>to enroll</b> 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. If you <b>do not enroll</b> or do not make a selection for Debit Card Overdraft Coverage, your ATM and debit card transactions will be declined at no cost to you.</p> <p><b>For all other withdrawals:</b> Overdrafts caused by 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.</p>
	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, or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less.
	Citizens Fee Relief™	<b>\$0</b> No Overdraft Fee is charged on a first overdraft occurrence each year.
	Reverse Overdraft Fees with Citizens Peace of Mind™	Overdraft Fees will be reversed if your account is overdrawn, and you deposit enough funds to bring your account to a positive available balance (minus overdraft fees) by 10:00 PM the following business day. All deposits are subject to our Funds Availability schedule. Learn more at <a href="https://citizensbank.com/overdraft101">citizensbank.com/overdraft101</a> .
	Returned Item	<b>\$0</b> Per check or automatic bill payment item returned if your account is overdrawn.
	Maximum number of Overdraft Fees per business day	<b>5</b> Daily limit applies to the number of Overdraft Fees charged on any one day, <b>up to a total of \$175.</b>

<b>Overdraft Coverage for All Accounts (Continued)</b>	<p>Important Details about Overdraft Coverage: Once you have overdrawn your account you must bring your account to a positive balance as soon as possible. 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.</p>	
<b>Overdraft Plans</b>	Transfer available funds from a Savings Overdraft Transfer or an Overdraft Line of Credit to prevent overdrafts	<b>\$0</b> Transfer Fee
		<b>\$0</b> Annual Fee 21% Annual Percentage Rate (APR) on outstanding Overdraft Line of Credit balances.
<b>Other Account Services</b>	Checks	<b>\$0</b> No fee for any personal style checks with standard delivery. To order checks visit any branch, call 1-877-670-5200, or log in to Online Banking.
	Money Order	<b>\$0</b>
	Official Bank Check	<b>\$0</b>
	Foreign Currency Exchange	<b>\$0</b>
	Paper Statement	<b>\$0</b> eStatements also available at no fee
<b>Processing Policies</b>	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 Eastern time</li> <li>• Electronic direct deposit</li> <li>• Citizens check deposited with a teller any time or at our ATM up to 10 pm Eastern 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 check, including a Federal Government check, deposited with a teller any time or at our ATM up to 10 pm Eastern 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 check deposits, the first <b>\$275</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 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 (per item charge if account is overdrawn)</li> </ul>	<ul style="list-style-type: none"> <li>Overdraft Fees are from the prior business day.</li> <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 stop payment 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>

### Dispute Resolution

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

Please visit your local branch or call us at 1-877-670-5200. 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.

