

Social Media Written Complaint

08/03/2025 – Facebook Post, time of day not captured

Social Media Case # [REDACTED]

Comment:

You vultures in suits. You predators hiding behind marble counters and fake smiles. Let's call it what it is, your overdraft fees are a rigged trap designed to bleed the struggling and choke Black and low-income families into permanent submission. A \$3 mistake becomes a \$70 penalty in two business days. That's not banking. That's a back-alley shakedown dressed in a necktie.

You think we don't see it? You think we don't know?

You're not just profiting off poverty, you're engineering it.

And let's talk about your sanctimonious press releases, "We're proud to serve our community." Oh really? Proud to serve \$35 slaps every time someone's paycheck is a day late? Proud to charge "sustained overdraft fees" like time itself is a crime? You don't serve the community, you mug it in daylight and call it policy.

You're not a bank. You're a [REDACTED] parasite in a glass building.

Every family living check to check knows the fear of watching a \$2 coffee spiral into a mountain of debt, because they dared to hope they could keep up for just one more day. And you punish that hope. That's the crime here. You punish people for trying.

And don't you dare tell us about your pathetic 3.5% interest savings accounts, what the hell does 3.5% mean when your "gotcha fees" take 700% of someone's grocery money overnight?

This isn't accidental. It's systemic. It's racist. It's class warfare with a debit card.

You know [REDACTED] well who gets hit hardest. You know which ZIP codes, which surnames, which demographics. You build your revenue model on their backs. And when we call it out? You call it policy. We call it economic lynching.

So here's your message, Citizens Bank:

Your time's running out. The veil is lifting. The people are waking up. The pitchforks won't be literal, but they'll be digital, organized, relentless. We're not just coming for your fees.

We're coming for your whole [REDACTED] scam.

Citizens Bank reply 5hrs after post:

I'd like to see if I can help via messages, [REDACTED]. If you need assistance with your account, please send us a Private Message with your full name and phone number exactly as they appear on the account. I'll use your info to locate the profile. Please do NOT provide the account number. Thank you. — [REDACTED]

(noted dissatisfaction using customer care case, no PM from customer after the bank's response)

Citizens attempted to treat this complaint as one from a customer based on the comments, however their social media profile name is too common to attempt to confirm without additional information. The poster did not send the bank a Private Message with their info so this could not be researched further. For this reason, the case was logged as anonymous.



BBB of Eastern MA, ME, RI, & VT
5 Mt. Royal Ave, Suite 100
Marlborough, MA 01752-1927
Phone: 508-652-4800 | Fax: 508-652-4820
complaints@boston.bbb.org

11/30/2024

Susan Brown
Citizens Financial Group, Inc.
1 Citizens Plz
Providence RI 02903

Dear Susan Brown:

BBB has received a complaint about your business from one of your customers.

Complaint [REDACTED] was filed on 11/30/2024 by [REDACTED]

Sometimes complaints are caused by mistakes or misunderstandings that a business wants to know about and correct.

BBB requests your cooperation with the complaint process. This customer complaint was automatically sent directly to you. The first action is for you to review and respond online. If this complainant is not a customer of yours please indicate that to BBB. Please provide a detailed response addressing the complaint issues. **Please note that unanswered complaints may negatively impact your BBB rating.**

BBB requests that you respond to the complaint in writing.

You can respond online in this Manage BBB Complaints system.

[Or you can use this form.](#)

If you are not able to respond in writing, you can leave BBB a voicemail message as your response. Please call 508-652-4852 to leave your voicemail response.

Or you can text your response to 508-652-4852.
Message and data rates may apply.

BBB requests a response within 10 days. BBB encourages you to respond online.

Please do not hesitate to reach us at 508-652-4800 if you have any questions, or need BBB assistance- we're happy to help.

Thank you for your cooperation.
Better Business Bureau

[FAQ](#)

Please understand that the customer's complaint and your response will be publicly posted on the BBB website (BBB reserves the right to not post in accordance with BBB policy). Please do not include any information that personally identifies your customer. By submitting your response, you are representing that it is a truthful account of your experience with this customer. The BBB may edit the complaint of your response to protect privacy rights and to remove inappropriate language.

CUSTOMER EXPERIENCE INFORMATION

Customer Information:**The details of this matter are as follows:****Complaint Involves:**

Service Issues

Customer's Statement of the Problem:

The main office of Citizens Bank One Citizens Plaza Providence Rhode Island 02903 has decided to close the branch at 2101 cottman Avenue philadelphia pa 19152 February 2025 . This decision was made by Rhonda Bettis The Director of Retail Banking Senior Vice President . She does not leave a phone number to call. She says nothing can be done about it and suggests I contact the Comptroller of the Currency. I have done so case number [REDACTED] I have not received a response . This is poor customer service and lack of consideration for all the customers and tellers. . There is no logical reason to close this bank. It is always busy even with long hours weekday and weekend. It is very secure at the Acme Supermarket branch very hard to rob. I say this because I was at the Welsh Road branch in Philadelphia that was robbed

Complaint Background:**Order Number:****Desired Settlement:**

Other (requires explanation)

keep bank open at 2101 cottman avenue there is no logical reason to close it noone is excited



Office of the Customer
JCA 150
One Citizens Bank Way
Johnston, RI 02919
OOC@CitizensBank.com

December 19, 2024

Re: Branch Closing

Dear [REDACTED]

I am writing to respond to the complaint our office received from the Better Business Bureau ("BBB"). I understand you expressed concerns about the Cottman Ave Acme branch, located at 2101-41 Cottman Ave, being closed.

Citizens regrets any inconvenience our decision to consolidate this branch may cause. Please note that a number of factors are reviewed prior closing a branch office. Some of these changes are difficult, but they are a necessary part of our commitment to continue investing in our ability to meet the needs of our customers.

Below is the address for the Citizens branch located across the street from the Cottman Ave ACME, and available for your convenience:

Cottman
2014 Cottman Ave Philadelphia, PA 19149 (215) 342-1726

Please be assured all customers can also continue to access their account(s) online at citizensbank.com, or by using our mobile app. Alternatively, customer service representatives are available Monday through Friday 7:00 am to 10:00 pm and Saturday and Sunday 9:00am to 6:00pm EST, at 888-500-1478, to assist with account related questions.

Citizens appreciates your business and hopes that you will continue to bank with us at one of our other nearby locations. We hope this letter has helped to remedy any concern you may have had regarding this matter, and we appreciate the time you have taken to bring this issue to our attention.



Should you have any further inquiries, please contact me directly at 412-867-2427 during my office hours of Monday through Friday from 8:30 AM until 5:00 PM Eastern Standard Time (EST).

Respectfully,

Ariana

Ariana
Office of the Customer

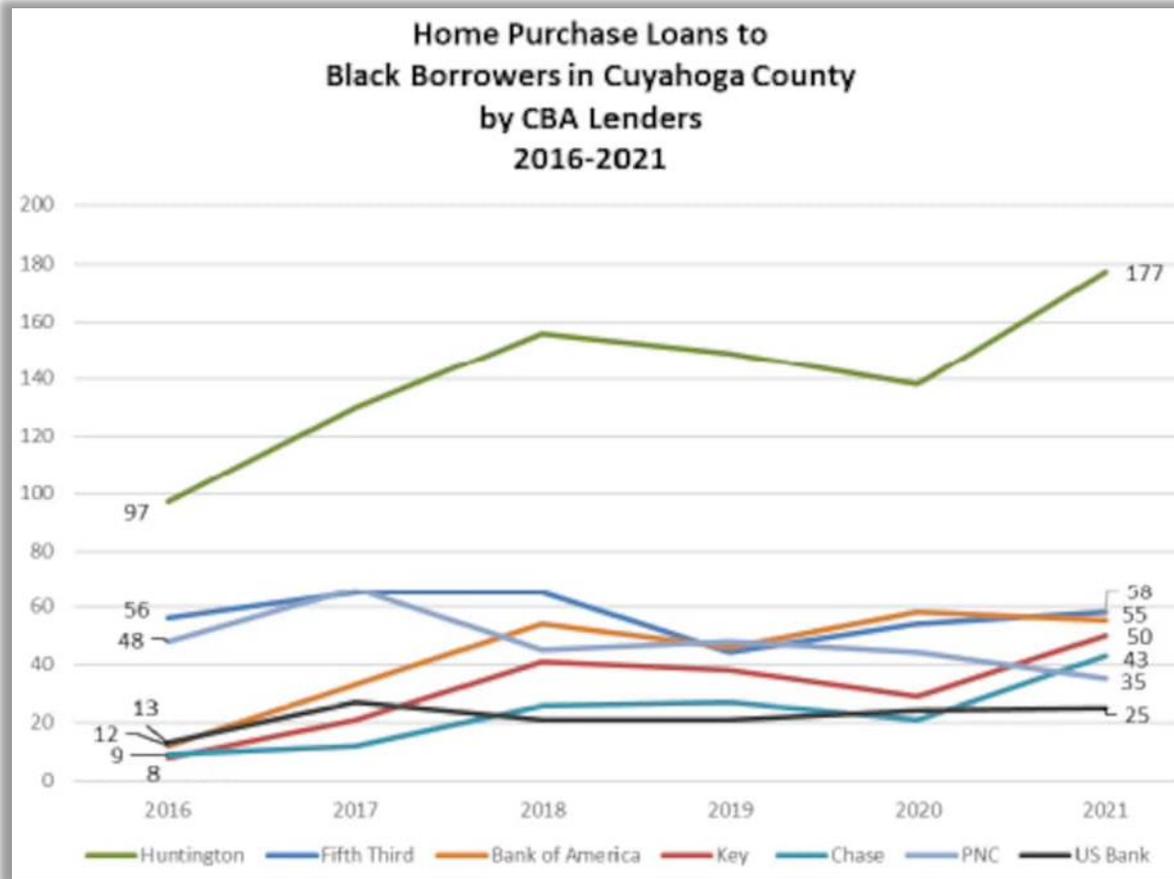
CC:
Better Business Bureau ("BBB")
BBB Case Number: [REDACTED]

Social media Written Complaint

09/16/2024 – Facebook post, interaction beginning at 09:57am

Complainant: [REDACTED]

Complainant Verbatim: What's your CRA compliance look like? Are you lending in my community? That's how I decide where to bank and from this one thing I found, you aren't even on the chart. You can keep your up to \$400.



Bank Response: Good morning, [REDACTED] A link to our CRA public file is below. Please send us a Private Message if you have a question. Thank you. — Beth

Complainant Response: Citizens thank you!!! I appreciate your transparency, however right from the report "At the request of the bank, community development (CD) investments made by CitizensOne Community Development Corporation, a CBNA subsidiary, were considered in the evaluation. Additionally, donations and grants made by the Citizens Charitable Foundation were considered in the evaluation." It's not OK to just give us HANDOUTS as a cost of doing business, we want LOANS in the hood!

Bank Reply: You're welcome, [REDACTED] I appreciate the time you took to circle back and let us know. I'll note your dissatisfaction and forward feedback to the appropriate team. Take care and have a great week! — Beth

Facebook interaction ended 09:59am