Citizens
PRIVATE BANK™

CITIZENS *FOR STARTUPS*®

At Citizens Private Bank®, we partner with founders and their teams to deliver personalized banking solutions backed by our deep industry expertise to support every stage of a company's growth.

STARTUP OFFERINGS	A customized suite of business banking solutions designed to help startups run smarter and scale faster: • **Free banking** with a Citizens Private Bank Analysis Checking account[1] • **High yield savings** options and **strategic cash management** support to help optimize returns and extend runway • **Startup toolkit** with curated perks and negotiated discounts on software and services — designed specifically for startups • Up to **$2,500 cash bonus**[2] with a Citizens Private Bank Analysis Checking account to invest in your company's growth, whether that's executive coaching, legal support, incorporation or 409A valuations • Full suite of **foreign exchange** and currency solutions for international operations and treasury needs
FOUNDER-FOCUSED SERVICES	Access exclusive personal banking, lending solutions, and wealth management services[3] including: • **Personal banking** solutions to support day-to-day banking needs, including deposits, lending, and online banking • **Wealth management** services, including investment management, estate planning, financial planning, tax planning and more • **Private stock lending**[4] to help unlock liquidity from your equity without selling shares
STRATEGIC SUPPORT AND PARTNERSHIP	Focus your time on building your startup by leveraging a dedicated team of innovation bankers who deliver: • Simplicity in banking support through a **single point of contact** • Curated **networking**, educational **programming** and operational **insights,** designed to accelerate your startup's growth • Access to a network of **trusted partners** in tax, legal, accounting and more • Tailored **lending solutions**, including venture debt, to help fuel your next stage of growth

For more information, contact us or visit citizensbank.com/startups.

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Please see Page 2 for important information.

[1]Enroll in Citizens for Startups® between 7/13/26 and 12/31/26. The following fees will be waived: Monthly maintenance fees, per transaction fees, wire fees, and accessOPTIMA fees. Overdraft fees still apply. IMPORTANT DETAILS ON OVERDRAFT COVERAGE: When we pay a transaction that overdraws your account, we will charge you an Overdraft Fee of $35 per item paid. When we return a check or ACH transaction unpaid because your account had insufficient funds, we will charge you a Returned Item Fee of $35 per item returned. We will limit to eight the combined number of Overdraft Fees and/or Returned Item Fees charged on any one business day, up to a total of $280. Once you have overdrawn your account, you must bring it to a positive balance as soon as possible. Whether your overdrafts will be paid is discretionary and we reserve the right not to pay. Generally applicable changes to account terms and conditions, including without limitation changes to fee amounts, shall also apply to your account.

[2]**To Earn Bonus:** 1) You must have an existing or open a new Citizens Private Bank Analysis Checking account and Enroll in Citizens for Startups® between 07/13/2026 and 12/31/26, 2) and have the following qualifying balance requirements in your Citizens Private Bank Analysis Checking account within 60 days of enrollment in Citizens for Startups®, with money not currently on deposit with Citizens. Qualifying balances between $250,000-$499,999.99 will receive a $1,500 bonus; balances $500,000+ will receive a $2,500 bonus.

Eligibility: Your account must have a balance greater than zero and remain open and active through the payout date stated in the table below to qualify for this offer. Transfers between other Citizens accounts do not qualify. This offer is only available for those who received this offer from a participating Relationship Manager, enrolled in Citizens for Startups®, and is non-transferable to other businesses. Retain this flyer for your records. Client/business will only be paid a one-time bonus for this program. Offers may be withdrawn without notice and cannot be combined with any other business bonus checking offer. Offer eligibility is determined at Citizens' sole discretion.

Payout: Bonus will be deposited to your checking account by the date stated in the table below and will be labeled as "Balance Builder Bonus." Bonus will be reported to the IRS for income tax purposes.

Enrolled in Citizens for Startups® in the month of:	Have qualifying balance in your Citizens Private Bank Analysis Checking account within:	Bonus will be paid to your Citizens Private Bank Analysis Checking account by end of day:
July 2026	60 days of enrollment in Citizens for Startups	October 31, 2026
August 2026	60 days of enrollment in Citizens for Startups	November 30, 2026
September 2026	60 days of enrollment in Citizens for Startups	December 31, 2026
October 2026	60 days of enrollment in Citizens for Startups	January 31, 2027
November 2026	60 days of enrollment in Citizens for Startups	February 28, 2027
December 2026	60 days of enrollment in Citizens for Startups	March 31, 2027

[3]Citizens Wealth Management (in certain instances d/b/a Citizens Private Wealth) is a division of Citizens Bank, N.A. ("Citizens"). Securities, insurance, brokerage services, and investment advisory services are offered by Citizens Securities, Inc. ("CSI"), a registered broker-dealer (Branch address: One Citizens Bank Way, Johnston RI 02919) and SEC-registered investment adviser - Member FINRA/SIPC. Investment advisory services are also offered by Citizens Private Wealth, LLC ("CPW"), an SEC-registered investment adviser (see Form ADV Part 2A for details). CSI and CPW are affiliates of Citizens. Banking products and trust services are offered by Citizens. For deposit products, Member FDIC.

SECURITIES, INVESTMENTS AND INSURANCE PRODUCTS ARE SUBJECT TO RISK, INCLUDING PRINCIPAL AMOUNT INVESTED, AND ARE:

NOT FDIC INSURED	NOT BANK GUARANTEED	NOT A DEPOSIT	NOT INSURED BY ANY FEDERAL GOVERNMENT AGENCY	MAY LOSE VALUE

[4]Company or individual will have to provide evidence of secondary market liquidity in order to meet eligibility requirements.

Equal Housing Lender. Mortgages and home equity lines of credit are offered and originated by Citizens Bank, N.A. (NMLS ID# 433960). All loans subject to approval.

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For deposit products, Member FDIC.