

# Welcome to Citizens

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Personal Deposit Account Fees and Features Guide



# Welcome

We are pleased to provide you with this account information. This Personal Deposit Account Fees and Features Guide is a companion brochure to the Personal Deposit Account Agreement.

This guide provides you with information on minimum opening balances, monthly maintenance fees, transaction limitations, combined statement, interest rate and annual percentage yield (APY) information, and other service fees. This guide lists fees and services that may apply to you, depending on which account you have, how you use your account and what services you use. It also explains how you can avoid or waive some account fees.

The companion Personal Deposit Account Agreement contains the terms and conditions of your account as well as your rights and responsibilities regarding your account. You will also find our funds availability and electronic transfer policies in the agreement.

Please note that we may change the fees or balance requirements, the accounts and services described in these documents at any time with proper notice to you. We may add, delete or amend existing terms and conditions. We may discontinue certain products, and we reserve the right not to offer certain products without notice at any time. Discontinued products may not be reflected in our most current disclosures.

Together, these two documents constitute your account agreement accompanied by any addenda with Citizens. Citizens is a brand name of Citizens Bank, N.A., Member FDIC. You may also wish to retain them for future reference. If you have any questions about the information in these two documents, please call us at 1-800-922-9999. Or, if you prefer, stop by your local branch. We maintain your deposit accounts at your local branch.

**Thank you for your important relationship with us.  
We look forward to serving you.**

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# Checking

One Deposit Checking from Citizens™	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$9.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	The Monthly Maintenance Fee will be waived if 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.
When Deposits are Posted to your Account	<p>When deposits are posted to your account depends on how the deposit is made. Deposits and transfers made on a business day at a branch, deposits by 10:00 PM local time at an ATM, deposits by 10:00 PM Eastern Time through Mobile Deposit, transfers by 7:30 PM Eastern Time at an ATM, or transfers by 11:30 PM Eastern Time in Online Banking or Telephone Banking, are posted to your account the same business day. Deposits and transfers made after these times, or on a weekend or holiday, are posted to your account the next business day. External transfers to your account, such as a direct deposit or wire transfer, are posted to your account the day the deposit is received. Deposits made by mail are posted on the day we process the transaction.</p> <p>How deposits are posted to your account is different than when they are available to you; for information on our Funds Availability Policy, please see your Personal Deposit Account Agreement.</p>
Debit/ATM card	Yes
Interest	Does not apply
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Please refer to the complete Overdraft Choices section in this guide for further information.

1. When a Monthly Maintenance Fee is applied to your checking account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

# Checking

Citizens Quest® Checking	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$25</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<p>Waived when you meet either of the following:</p> <ul style="list-style-type: none"> <li>• \$5,000 total deposits posted to the primary checking account before the end of your statement period, <b>OR</b></li> <li>• \$25,000 monthly combined deposit and investment balance across your linked accounts.</li> </ul> <p>Select investment balances in your linked Citizens Investment Services® account(s) may not be viewable on your checking account statement. However, these balances will count toward your monthly combined deposit and investment balance requirement.</p>
Citizens Quest® Relationship	<p>Our Citizens Quest relationship starts with a Citizens Quest Checking account, your “primary” account. When you open this account, or anytime thereafter, you may open additional Citizens Quest Checking, Citizens Quest Savings and/or Citizens Quest Money Market accounts. These accounts are only available to customers with a primary Citizens Quest Checking and must be linked to that account. These accounts each require a minimum balance to open, but are not subject to additional monthly maintenance fees. Balances in these accounts will contribute toward the Citizens Quest Checking monthly combined balances, and will be shown on the relationship summary section of your monthly statement.</p>
Relationship pricing and linked accounts	<p>The Citizens Quest Checking account allows you to link other account balances to waive the Monthly Maintenance Fee on your primary account. Accounts that may be linked for combined balances include additional checking, savings, and money market accounts, Certificates of Deposit (CDs, IRA CDs, SEP CDs and Coverdell ESA), and investment accounts. The balance in any account may only be linked to one primary account.</p> <p>Citizens Quest Savings and Citizens Quest Money Market accounts are required to be linked to your primary account. Linking other types of accounts is not automatic, you must tell us the accounts you wish to link by contacting our customer service representatives or visiting one of our branches. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts you understand that your information, and that of other account holders, will be included on your statement.</p> <p>Accounts linked to your primary account for purposes of waiving the Monthly Maintenance Fee on that account must still maintain the requirements on their own product to be eligible to waive the Monthly Maintenance Fee on each account as applicable.</p> <p>If your primary Citizens Quest Checking account switches to a Citizens Private Client™ Checking, linked accounts listed below will automatically convert to the product type listed that matches your new Citizens Private Client Checking account.</p> <ul style="list-style-type: none"> <li>• Linked Citizens Quest Checking accounts will convert to Citizens Private Client Checking accounts.</li> <li>• Linked Citizens Quest Savings accounts will convert to Citizens Private Client Savings accounts.</li> <li>• Linked Citizens Quest Money Market accounts will convert to Citizens Private Client Money Market accounts.</li> </ul>

1. When a Monthly Maintenance Fee is applied to your checking account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

# Checking

## Citizens Quest® Checking

<p>Relationship pricing and linked accounts (continued)</p>	<p>If your primary Citizens Quest Checking account switches to any other checking account type or closes, linked accounts will convert to other products as described below:</p> <ul style="list-style-type: none"> <li>• Linked Citizens Quest Checking accounts will convert to One Deposit Checking from Citizens™ accounts.</li> <li>• Linked Citizens Quest Savings accounts will convert to One Deposit Savings from Citizens™ accounts.</li> <li>• Linked Citizens Quest Money Market accounts will convert to Personal Money Market accounts.</li> <li>• These accounts will no longer be linked for relationship pricing or combined balance.</li> </ul> <p>These accounts will be subject to the fees and regulations in effect at the time of conversion. Your account numbers will remain the same. There will be no change to your statement linkage, card linkage, or any transactions on your account. There will be no change to your debit card if you have a checking account linked to your card. If there is no longer a checking account linked to your debit card, you will need to request an ATM card in order to continue to have card access to your Personal Money Market account or One Deposit Savings from Citizens™ account.</p> <p>Please note, if you choose to close your primary checking account or switch it to an account type other than Citizens Quest Checking, please call us at the number listed on your statement or stop by your local branch for new terms and conditions on any of your converted accounts.</p> <p>Accounts held in Citizens Access®, a division of Citizens cannot be combined with or linked to Citizens accounts for relationship pricing benefits on any Citizens checking accounts.</p>
<p>Monthly combined balance</p>	<p>Your Monthly Combined Balance is calculated by adding the average daily balance of qualified linked deposit accounts for each specific cycle with the market value of any linked investment accounts as of the day before your checking statement date. Your cycle for qualified deposit accounts begins the day of your monthly statement.</p>
<p>Debit/ATM card</p>	<p>Yes</p>
<p>Interest</p>	<p>This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.</p>
<p>Statement delivery options</p>	<p>This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).</p> <p>If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>• You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
<p>Overdraft Choices®</p>	<p>You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.</p>

# Checking

Citizens Quest® Checking	
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Expedited Card Delivery Fee
	Unlimited linked Citizens Quest Checking, Citizens Quest Savings and Citizens Quest Money Market accounts with no monthly maintenance fee.
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style with standard delivery
	Official Bank Check Fee
	Foreign Currency Exchange Fee
	Incoming Wire Transfer Fee
Outgoing Wire Transfer Fee	

# Checking

Citizens Private Client™ Checking	
Who is eligible	Requires a \$200,000 monthly combined deposit and investment balance across your linked accounts. Individual at least 17 years of age or 16 years of age with a parent or legal guardian.
Monthly maintenance fee	<b>N/A</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<ul style="list-style-type: none"> <li>• N/A</li> <li>• Your relationship will be periodically reviewed for the purpose of determining Citizens Private Client Checking eligibility. If you do not maintain the required monthly combined balances, any Citizens Private Client Banking accounts will be converted to Citizens Quest® accounts and will be subject to the terms and conditions then in effect for Citizens Quest.</li> </ul>
Citizens Private Client Checking relationship	Our Citizens Private Client Checking relationship starts with a Citizens Private Client Checking account, your “primary” account. When you open this account, or anytime thereafter, you may open additional Citizens Private Client Checking, Citizens Private Client Savings, and/or Citizens Private Client Money Market accounts. These accounts are only available to customers with a primary Citizens Private Client Checking and must be linked to that account. These accounts each require a minimum balance to open, but are not subject to additional monthly maintenance fees. Balances in these accounts will contribute toward the monthly combined balances and will be shown on the relationship summary section of your monthly statement.
Relationship pricing and linked accounts	<p>The Citizens Private Client Checking account allows you to link other account balances to meet the monthly combined balance requirement. Accounts that may be linked for combined balances include additional checking, savings, and money market accounts, Certificates of Deposit (CDs, IRA CDs, SEP CDs and Coverdell ESA), and investment accounts. The balance in any account may only be linked to one primary account.</p> <p>Citizens Private Client Savings and Citizens Private Client Money Market accounts are required to be linked to your primary account. Linking other types of accounts is not automatic, you must tell us the accounts you wish to link by contacting our customer service representatives or visiting one of our branches. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts you understand that your information, and that of other account holders, will be included on your statement.</p> <p>Accounts linked to your primary account for purposes of meeting the monthly combined balance requirements on that account must still maintain the requirements on their own product to be eligible to waive the Monthly Maintenance Fee on each account as applicable.</p> <p>If your primary Citizens Private Client Checking account switches to a Citizens Quest Checking, linked accounts listed below will automatically convert to the product type listed that matches your new Citizens Quest Checking account.</p> <ul style="list-style-type: none"> <li>• Linked Citizens Private Client Checking accounts will convert to Citizens Quest Checking accounts.</li> <li>• Linked Citizens Private Client Savings accounts will convert to Citizens Quest Savings accounts.</li> <li>• Linked Citizens Private Client Money Market accounts will convert to Citizens Quest Money Market accounts.</li> </ul>

# Checking

## Citizens Private Client™ Checking

<p>Relationship pricing and linked accounts (continued)</p>	<p>If your primary Citizens Private Client Checking account switches to any other checking account type or closes, linked accounts will convert to other products as described below:</p> <ul style="list-style-type: none"> <li>• Linked Citizens Private Client Checking accounts will convert to One Deposit Checking from Citizens™ accounts.</li> <li>• Linked Citizens Private Client Savings accounts will convert to One Deposit Savings from Citizens™ accounts.</li> <li>• Linked Citizens Private Client Money Market accounts will convert to Personal Money Market accounts.</li> <li>• These accounts will no longer be linked for relationship pricing or combined balance.</li> </ul> <p>These accounts will be subject to the fees and regulations in effect at the time of conversion. Your account numbers will remain the same. There will be no change to your statement linkage, card linkage, or any transactions on your account.</p> <p>There will be no change to your debit card if you have a checking account linked to your card. If there is no longer a checking account linked to your debit card, you will not be able to access your Personal Money Market account or One Deposit Savings from Citizens account and must request a new ATM card.</p> <p>Please note, if you choose to close your primary checking account or switch it to an account type other than Citizens Private Client Checking, please call us at the number listed on your statement or stop by your local branch for new terms and conditions on any of your converted accounts.</p> <p>Accounts held in Citizens Access®, a division of Citizens cannot be combined with or linked to Citizens accounts for relationship pricing benefits on any Citizens checking accounts.</p>
<p>Monthly combined balance</p>	<p>Your Monthly Combined Balance is calculated by adding the average daily balance of qualified linked deposit accounts for each specific cycle with the market value of any linked investment accounts as of the day before your checking statement date. Your cycle for qualified deposit accounts begins the day of your monthly statement.</p>
<p>Debit/ATM card</p>	<p>Yes</p>
<p>Interest</p>	<p>This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.</p>
<p>Statement delivery options</p>	<p>This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).</p> <p>If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>• You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
<p>Overdraft Choices®</p>	<p>You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.</p>

# Checking

## Citizens Private Client™ Checking

### Waived fees

Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.

Refund of other banks' ATM surcharge fees up to \$10 per statement period.

Expedited Card Delivery Fee

Unlimited linked Citizens Private Client Checking, Citizens Private Client Savings and Citizens Private Client Money Market accounts with no monthly maintenance fee

Overdraft Line of Credit Transfer Fee

Overdraft Line of Credit Annual Fee

Money Order Fee

Stop Payment Fee

Checks — No fee for any personal style checks with standard delivery

Official Bank Check Fee

Foreign Currency Exchange Fee

Incoming Wire Transfer Fee

Outgoing Wire Transfer Fee

# Checking

	Student Checking
Who is eligible	Individual at least 17 years of age or 14 years of age with parent or legal guardian. At least one owner on the account must be under 25 years of age at account opening.
Monthly maintenance fee	<b>\$0</b> Once all account owners are age 25 or older, your Student Checking account will be converted to a One Deposit Checking from Citizens™ and will be subject to the terms and conditions in effect for One Deposit Checking at the time of conversion. Your account number will remain the same. There will be no change to your statement date, debit card or any transactions on your account.
Minimum opening deposit	<b>Any amount</b>
How to avoid the monthly maintenance fee	N/A
Debit/ATM card	Yes
Interest	Does not apply
Statement Delivery Options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).  If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.  • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	This account does not come with standard overdraft coverage. If you do not have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid. While Student Checking is designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee.  You can set up an Overdraft Plan from a Savings account or Line of Credit to help you cover transactions when you don't have sufficient available funds. Refer to Overdraft Plans in the Overdraft Choices section in this guide for further information.
Waived Fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.  Overdraft Line of Credit Transfer Fee  Overdraft Line of Credit Annual Fee  Checks - No fee for our Exclusive Design style with standard delivery

# Checking

Citizens EverValue Checking®	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$5</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid the monthly maintenance fee	This fee cannot be waived.
Debit/ATM card	Yes
Interest	Does not apply
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$2 Per month</b> Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	This account does not come with standard overdraft coverage. If you do not have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid. While Citizens EverValue Checking® is designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. You can set up an Overdraft Plan from a Savings account or Line of Credit to help you cover transactions when you don't have sufficient available funds. Refer to Overdraft Plans in the Overdraft Choices section in this guide for further information.
Waived Fees	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee

1. The Monthly Maintenance Fee is applied to your checking account on the last day of the statement period. The number of days in the statement period will vary.

# Checking

Personal Checking with Interest	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$11.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Waived with \$2,500 average daily balance in your account
Average daily balance	Average daily balance is calculated by adding the daily balances in the account and dividing by the number of days in the statement period.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices <sup>®</sup>	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Please refer to the complete Overdraft Choices section in this guide for further information.

1. The Monthly Maintenance Fee on your checking account is applied on the last day of the statement period. The number of days in the statement period will vary.

# Debit

<b>Debit/ATM card fees</b>	Fee for using our Bank's ATM machine	<b>\$0</b> For each withdrawal, transfer, and balance inquiry when using our Bank's ATM
	Fee for using other banks' ATM machine	Non-Citizens ATMs- For each withdrawal <sup>1</sup> ..... \$3 For each transfer <sup>1</sup> ..... \$3 For each balance inquiry <sup>1</sup> ..... \$3 For each mini-statement (where available) <sup>1</sup> ..... \$3  Other ATM owners, domestic or foreign, may charge you additional fees for use of their machines. Additional foreign exchange fees may apply for ATM use outside of the US.
	Point of Sale (POS) Fees	<b>\$0</b> No charge to use your card for purchases. Other parties may charge an additional swipe fee as permitted under applicable laws.
	Foreign Transaction Fees <sup>2</sup>	<b>3%</b> of the value of transactions made outside the United States and U.S. Territories.
<b>Daily limit</b>	Daily limit for Customers = \$500 ATM withdrawals and \$5,000 Debit purchases, except for (i) Minors, Non-Resident Alien, and Canadian customers whose daily limit = \$500 ATM withdrawals and \$500 Debit purchases, and (ii) Citizens Quest® customers = \$1,000 ATM withdrawals and \$10,000 Debit purchases. (iii) Citizens Private Client™ customers = \$15,000 ATM withdrawals and Debit purchases.	
<b>Card ordering</b>	Account Opening	Card can be ordered at account opening.
	Card Replacement Request <sup>3</sup>	<b>\$0</b> Card Reissue or PIN Mailer (Standard) <b>\$12</b> Expedited Card Delivery Fee

1. Unlimited transactions per statement period at other banks' ATMs with no fee from us for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market and Student Checking accounts. ATM owner may charge you a fee. Citizens Private Client customers are refunded up to \$10 per statement period of other ATM owner surcharge fees. The Non-Citizens ATM fee for withdrawals, transfers, balance inquiries and mini-statements (where available) is \$2.50 for Citizens EverValue Checking.

2. The foreign transaction fee amount consists of (1) 2% transaction fee of any Debit Card purchase amount, non-PIN purchase amount or withdrawal amount and (2) related network fees.

3. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers.

# Overdraft Choices<sup>®</sup>

## Overdraft Coverage For All Accounts<sup>1</sup>

If your available balance is not enough to cover a withdrawal from your account:

### For Checks and Pre-authorized Payments

Checks and Pre-authorized Payments Overdraft Coverage is automatically applied for your checks and pre-authorized payments that overdraw your account. Overdrafts for these checks or pre-authorized payments may be paid at our discretion so your payments can be made even in a low or no balance situation. If paid, Overdraft Fees will apply.<sup>1</sup>

### For ATM Withdrawals and Everyday Debit Card Transactions

If you choose to enroll in Debit Card Overdraft Coverage your ATM and debit card transactions may be authorized and paid at our discretion so you can get cash or make a debit card purchase even if there is not enough money available in your account. If paid, Overdraft Fees will apply.<sup>1</sup>

If you do not enroll in Debit Card Overdraft Coverage, ATM and debit card transactions will be declined when your account does not have available funds, at no cost to you.

Overdraft Fee

**\$35** Per item paid if your account is overdrawn

\$5 Overdraft Pass<sup>®</sup>

**\$0** 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.

Maximum number of Overdraft Fees per business day

**5** We will limit to five the number of Overdraft Fees charged on any one business day, **up to a total of \$175.**

Citizens Peace of Mind<sup>®</sup>

Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to \$0) at the end of the following business day, any Overdraft Fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day - such as checks or other debits. As we do not see these transactions until they are presented for payment, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the following business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit [citizensbank.com/overdraft101](http://citizensbank.com/overdraft101) or see your Personal Deposit Account Agreement. Citizens Peace of Mind is available on all personal checking accounts and does not apply to Overdraft Line of Credit Transfer Fees.

# Overdraft Choices<sup>®</sup>

<b>Overdraft Plans</b>	Savings Overdraft Transfer Plan	<b>\$0</b> No Transfer Fee for Savings Overdraft Transfer
	Overdraft Line of Credit Credit approval required	<b>\$30</b> Annual Fee <sup>2</sup>
		<b>\$12</b> Transfer Fee per day for each day a transfer(s) occurs <sup>2</sup>
		<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 <sup>®</sup> .
		<b>21%</b> Annual Percentage Rate (APR) on outstanding balances.

1. We may not pay an overdraft when your account is not in good standing, or you are not making regular deposits or you have had excessive overdrafts. The Citizens EverValue Checking and Student Checking accounts do not come with standard overdraft coverage. If you don't have sufficient available funds in your account to cover a transaction, it will be declined and, in the case of checks, bill payments and ACH transactions, the item will be returned unpaid.

While Student Checking and Citizens EverValue Checking are designed to prevent overdrafts, there may be times when your account could have a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. Citizens Quest Checking, Citizens Quest Money Market, Citizens Private Client Checking and Citizens Private Client Money Market accounts come with Citizens Fee Relief, no Overdraft Fee is charged on a first overdraft occurrence each year.

2. Transfer Fee and Annual Fee are waived for Citizens EverValue Checking, Student Checking, Citizens Quest Checking and Citizens Private Client Checking accounts.

# Savings

One Deposit Savings from Citizens™	
Who is eligible	Individuals at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$4.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<p>The monthly maintenance fee will be waived if at least 1 deposit is posted to your account before the end of your monthly maintenance fee period OR a \$200 minimum daily balance is maintained in your account. To find your next monthly maintenance fee period, refer to your most recent statement. New accounts will automatically receive a fee waiver on the first 4 monthly maintenance fees.</p> <p>The bank will waive the monthly maintenance fee if you are under 25 or 65 or older and provide us with your date of birth.</p>
Debit/ATM card	This account can have a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	<p>This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit.</p> <p>See Funds Availability section of your Personal Deposit Account Agreement.</p>
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> per statement Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary. If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarter. Monthly Maintenance Fee waived if linked Citizens Quest Checking account requirement to waive the Monthly Maintenance Fee is met. Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking account.

# Savings

Variable Rate Savings IRA	
Who is eligible	Individual at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$4.99</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<p>Waived with a \$200 minimum daily balance in your account. New accounts will automatically receive a fee waiver on the first 4 monthly maintenance fees.</p> <p>The bank will waive the monthly maintenance fee if you are under 18 or 65 or older and provide us with your date of birth. Personal accounts only. Waiver does not apply to business accounts.</p>
Debit/ATM card	Does not apply
Account transaction limit	No bank penalty for early withdrawal. (IRS penalty may apply)
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> per statement Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary. If you receive a quarterly statement, please note that we calculate and apply these fees to each monthly period in the quarter. Monthly Maintenance Fee waived if linked Citizens Quest Checking account requirement to waive the Monthly Maintenance Fee is met. Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking account.

# Savings

Citizens Quest® Savings	
Who is eligible	Citizens Quest® Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

# Savings

Citizens Private Client™ Savings	
Who is eligible	Citizens Private Client™ Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"> <li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li> </ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

# CD

	CD	Breakable CD	IRA CD
Who is eligible	Individual at least 17 years of age	Individual at least 17 years of age	Individual at least 17 years of age
Minimum opening deposit	<b>\$1,000</b>	<b>\$10,000</b>	<b>\$250</b>
Interest	This is a fixed rate account and you will be paid the disclosed interest rate and Annual Percentage Yield until the original maturity date of your account. Interest is calculated based on daily balance and is compounded and paid monthly.		
Account term options	From 1 to 120 Months	Minimum: 3 Months, to Maximum: 60 Months	From 1 to 120 Months
Maturity date	The maturity date is the last day of your CD's term. Your CD account automatically renews at maturity. You may prevent renewal if you withdraw the funds in your CD account at maturity (or within the 10-calendar-day grace period discussed below, if any) or if we receive written notice from you within the 10-calendar-day grace period discussed below, if any. Written notice may be sent to: <b>Citizens</b> CD Renewal Department One Citizens Drive Operations Center Riverside, RI 02915-3000		
Grace period	Following the maturity date, you will have a 10-calendar-day grace period in which you can withdraw funds from your account without penalty.		
Automatic renewal	Each renewal term will be the same as the original term, beginning on the maturity date. We will set the interest rate on your renewing CD account at our discretion, and it may be different from the interest rate that we pay on other CD accounts of the same type, term and amount that are purchased on your maturity date. To determine your rate on renewal, please call the telephone number listed on your maturity notice on or after the maturity date.		
Interest withdrawal	You can withdraw interest credited to your CD account before the maturity of the term of your CD without bank penalty.		

	CD	Breakable CD	IRA CD
Early Withdrawal Penalty	<p>You may make a withdrawal of principal from your CD account before maturity only if we agree at the time you request such a withdrawal. We may assess you an early withdrawal penalty if you withdraw any principal from your CD account prior to its scheduled maturity date.</p> <p>For any CD that earns an interest rate that may vary from time to time during its term, the interest rate that we will use to calculate the early withdrawal penalty will be the interest rate in effect at the time of the withdrawal.</p>	<p>You may make a one-time full or partial withdrawal of principal without an early withdrawal penalty, but:</p> <ul style="list-style-type: none"> <li>• Minimum Balance must be maintained.</li> <li>• Subsequent withdrawals from principal will be subject to all applicable early withdrawal penalties.</li> </ul> <p>The one-time withdrawal feature applies to the renewal of a Breakable CD.</p> <p>Not available as IRAs.</p> <p>Withdrawals made prior to the 7<sup>th</sup> day of account opening of a Breakable CD will be charged a penalty.</p>	<p>All withdrawals are subject to IRS tax regulations and penalties. There may be a \$25 fee for IRA Outgoing Transfer.</p>
	<ul style="list-style-type: none"> <li>• Short-term CD (Less than one year) - 90 days interest on withdrawal amount, or half the remaining interest to be earned, whichever is greater.</li> <li>• Long-term CD (one year or longer) - 180 days interest on withdrawn amount, or half the remaining interest to be earned, whichever is greater.</li> <li>• Plus a Transaction Penalty - <b>\$50</b></li> </ul>		
	<p>We will, under certain circumstances (for example, upon the death of an account owner or when any account owner is determined to be legally incompetent by a court or other administrative body of competent jurisdiction), waive these early withdrawal penalties in our sole discretion or if otherwise required by law.</p>		
Additional information	<p>Minimum Opening Deposit to receive Monthly Interest Disbursement by Check or Transfer: <b>\$5,000</b></p>	<p>Minimum Balance Requirement to receive Monthly Interest Disbursement by Check or Transfer: <b>\$5,000</b></p>	<p>Additional deposits are allowed on Add-On IRA Accounts.</p> <p>SEP Accounts are also allowed additional deposits, up to a certain amount: The lesser of an IRS annual limit or 25% of employee's compensation (does not apply to rollovers or transfers).</p>
Combined statement	<p>If you elect to receive paper statements, you can combine multiple eligible accounts to receive a single combined statement every month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"> <li>• You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statement is not available for Paperless eStatement through Online Banking.</li> </ul>		

# Money Market

Personal Money Market	
Who is eligible	Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee <sup>1</sup>	<b>\$10</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Waived with a \$2,500 minimum daily balance
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar order to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	Prices vary based on style and delivery options.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	Paperless eStatement (requires Online Banking) <b>No Charge</b>
	Paper Statement <b>\$3</b> Per month Not assessed when any account signer is under 18 or 65 or older based on the date of birth on file.
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

1. When a Monthly Maintenance Fee is applied to your account, it is applied on the last day of the statement period. The number of days in the statement period will vary.

# Money Market

Citizens Quest® Money Market	
Who is eligible	Citizens Quest® Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar orders to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

# Money Market

Citizens Private Client™ Money Market	
Who is eligible	Citizens Private Client™ Checking account owners
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Account transaction limit	Unlimited deposits, in-branch or ATM transactions. We limit certain types of transactions to no more than 6 per statement period, including telephone transfers, online transfers, automatic interest transfers, preauthorized or automatic debits, preauthorized transfers, outgoing wire transfers and checks, debit card transactions or similar orders to a third party from the money market. If you exceed these limits 3 times or more during any consecutive 12-statement period, we will, as applicable, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).
	If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.

# Other Services and Fees

Checks and money orders	Checks	<b>Prices vary based on style and delivery options.</b>
	Money Order <sup>1</sup>	<b>\$5</b>
	Official Bank Check <sup>1</sup>	<b>\$10</b>
Wire transfers	Domestic incoming (mail) <sup>1</sup>	<b>\$18</b> Per transaction
	Domestic incoming (phone) <sup>1</sup>	<b>\$28</b> Per transaction
	Domestic incoming (fax) <sup>1</sup>	<b>\$26</b> Per transaction
	Domestic outgoing (non-repetitive) <sup>1</sup>	<b>\$30</b> Per transaction
	Domestic outgoing (repetitive) <sup>1</sup>	<b>\$18</b> Per transaction
	Domestic incoming repair (mail) <sup>1</sup>	<b>\$21</b> Per transaction
	Domestic incoming repair (phone) <sup>1</sup>	<b>\$31</b> Per transaction
	Domestic incoming repair (fax) <sup>1</sup>	<b>\$29</b> Per transaction
	Foreign incoming (U.S. dollars) <sup>1</sup>	<b>\$12</b> Per transaction
	Foreign incoming (foreign currency) <sup>1</sup>	<b>\$10</b> Per transaction
	Foreign outgoing (U.S. dollars) <sup>1</sup>	<b>\$40</b> Per transaction
	Foreign outgoing (foreign currency) <sup>1</sup>	<b>\$15</b> Per transaction
	Interbank (book transfer) <sup>1</sup>	<b>\$5</b> Per transaction
Other account services	Copy of item	<b>\$6</b> Any document other than statement <b>\$6</b> Statement <sup>2</sup>
	Coupon Collection (including Bearer Bonds)	<b>\$10</b> Per Redemption envelope
	Educational Savings Account (ESA)	<b>\$25</b> Per Outgoing Transfer
	Account Research	<b>\$30</b> Per hour
	Signature Guarantee (customer)	<b>\$0</b>
	Stop Payment <sup>1</sup>	<b>\$35</b> Per item
	Online Banking	<b>\$0</b> Online Banking/Bill Pay

1. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers. Fee for a Money Order is \$1.50 for Citizens EverValue Checking account customers.

2. Fee is waived for Citizens Private Client Checking, Citizens Private Client Savings and Citizens Private Client Money Market account customers.

# Other Services and Fees

Foreign currency exchange	Customer <sup>1</sup>	<b>\$15</b>
	Foreign Drafts	<b>\$25</b>
	Foreign Draft Cancellations	<b>\$35</b>
International services	Courier Charge for Collection Items	<b>\$50</b>
	Foreign Check for Collection (in U.S. Dollars outside Canada)	<b>\$30</b>
	Foreign Check for Collection <sup>2</sup> (Minimum check amount \$1,000 U.S. dollars)	<b>\$50</b>
	Foreign Check Returned <sup>3</sup>	<b>\$25</b>
Retirement Services	IRA/SEP Outgoing Transfer	<b>\$25</b> per request
	IRA/SEP Annual Fee	No fee
	SEP Plan Outgoing Direct Rollover	No fee
Legal process fee	Attachment/Tax Levy/Garnishment/Bank Execution/Court Order	<b>\$125</b>
	Letters of Reference	<b>\$10</b>
	Notary Service Customer	<b>\$0</b>
Dormant account fees <sup>4</sup>	Checking account	<b>\$10</b> Initial fee after one year of inactivity; <b>\$5</b> per month thereafter
	Savings/Money Market account	<b>\$10</b> Initial fee after two years of inactivity; <b>\$5</b> per month thereafter
	Escheatment Servicing Fee <sup>5</sup>	<b>\$50</b> , or remaining account balance, whichever is less
	These fees do not apply if you maintain an active banking relationship on any other deposit account on which you are the primary signer.	
Deposit account product change	Unless otherwise notified, any deposit account product change will become effective on the next Business Day following the change.	

1. Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market account customers.

2. Varies based on amount and country of origin. Delayed funds availability may apply.

3. Unique return policies apply. Foreign bank return item fees, which can vary, may also apply.

4. Checking Dormant Account Fee will be assessed on your checking account if there is no transaction activity by account owner(s) for one year or more; thereafter, each month with no transaction activity. Money Market and Savings Dormant Account Fee will be assessed if there is no transaction activity by account owner(s) for two years or more; thereafter, each month with no transaction activity. There is no Dormant Account Fee on the Citizens EverValue Checking or Student Checking accounts.

5. Escheatment Servicing Fee is assessed for the servicing of accounts that qualify for escheatment (delivery of funds to the state of the account's address on file). An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned. This fee is not imposed where prohibited by state law.

# Interest Rate Information

<p>When does your interest rate change?</p>	<p>Your interest rate and Annual Percentage Yield (APY) may change. At our discretion, we may change the interest rate on your account every day. For your CD account, you will be paid the disclosed interest rate and APY until the original maturity date of your account.</p>
<p>What happens if you close your account?</p>	<p>If you close an interest-bearing checking, savings, money market or CD account before interest is credited, you will receive the accrued interest.</p>
<p>When does interest begin to accrue on your deposits?</p>	<p><b>CASH:</b> Interest begins to accrue on cash deposits you make in person at our branches and on electronic direct deposits on the business day the deposit is made. Deposits made at our ATMs on any business days prior to 10:00 PM local time are treated the same way. Deposits made at our ATMs after 10:00 PM local time, or on any non business day at a branch or ATM, are considered made on the next business day we are open. Longer delays may apply for ATM deposits made at other ATMs.</p> <p><b>NON-CASH:</b> Interest begins to accrue on the business day you deposit checks drawn on any banking subsidiary of Citizens Financial Group, Inc., and no later than the business day we receive credit for all other non-cash deposits. For CD and Club Statement accounts, interest begins to accrue on the business day you deposit non-cash items.</p>
<p>How is interest calculated?</p>	<p>We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in any interest-bearing checking, savings or money market account each day. The interest rate and APY will vary depending on the collected daily balance in your account. For CD, IRA/SEP CD and Coverdell ESA accounts, we apply the daily periodic rate to the ledger balance to calculate interest on your account.</p>
<p>Minimum balance to earn interest</p>	<p>You will earn the interest rate and APY disclosed for your Citizens Quest® Checking, Citizens Quest® Savings, Citizens Quest® Money Market, Citizens Private Client™ Checking, Citizens Private Client™ Savings, Citizens Private Client™ Money Market, Personal Checking with Interest, One Deposit Savings from Citizens™, Personal Money Market, Variable Rate Savings IRA/SEP, Club Statement, and Coverdell ESA accounts if you have a collected daily balance of at least \$.01. You will earn the interest rate and APY disclosed for your CD, IRA/SEP CD and Coverdell ESA (CD) account if you have a daily ledger balance of at least \$.01. All other interest-bearing accounts earn the interest rate and APY disclosed based on the collected daily balance as described in the Interest Rate Information section of this guide.</p>

# Thank you for banking with us.

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1-800-922-9999  
citizensbank.com



# Addendum to Personal Deposit Disclosures

This addendum amends the Personal Deposit Account Agreement and the Personal Deposit Account Fees and Features Guide for Citizens (a brand name of Citizens Bank, N.A.) which may be referred to herein as Citizens. As used in this Addendum, the words “you” and “your” individually and collectively mean any and all account holder(s) maintaining an account with Citizens and anyone else with the authority to deposit, withdraw, or exercise control over funds in the account; as well as any person, partnership, corporation, association, limited liability company or other business entity maintaining an account with Citizens. The Deposit Disclosures provided to you at account opening are amended to include and incorporate by reference each section that is mentioned below.

## Changes Applicable to the Personal Deposit Account Agreement

**Effective January 1, 2024, all references to “Research Fees” and “Fees for account research” are removed as there is no longer a fee for account research.**

**Effective September 27, 2022, all references to “Returned Item Fee” are removed as there is no longer a fee for Returned Items.**

**Effective March 28, 2023, all references to “Sustained Overdraft Fee” are removed as there is no longer a fee for Sustained Overdrafts.**

### **III. Opening a Personal Deposit Account, page 6.**

The following paragraph is added to the end of this section: “Unless otherwise notified, any deposit account product change will become effective on the next Business Day following the change.”

### **V. Funds Availability Disclosure, page 7, Section A. When You Can Withdraw Funds You Have Deposited.**

All references to “10:00 PM local time” are replaced with “10:00 PM Eastern time”.

### **Funds Availability Disclosure, page 8, Section C. Longer Delays May Apply.**

All references to \$225 are replaced with \$275.

All references to \$5,525 are replaced with \$6,725.

The last sentence in this section is amended to “However, the first \$275 of these deposits will normally be available on the first Business Day after the day of your deposit.”

### **Funds Availability Disclosure, page 8, Section D. Special Rules for New Accounts**

All references to \$225 are replaced with \$275.

All references to \$5,525 are replaced with \$6,725.

### **VII. Posting Order-How Transactions Are Applied to Your Account, pages 9 - 10.**

All references to “10:00 pm local time” are replaced with “10:00 PM Eastern time”.

The 2nd line of the Posting Order chart is amended to “2nd, Overdrafts Fees (per item charge if account is overdrawn), Overdraft Fees are from the prior business day. These withdrawals are processed in the order of highest-to-lowest dollar amount.”

### **X. Insufficient Funds, Overdrafts and Returned Items, section “Actions We are Authorized to Take”, page 13.**

#### **The second paragraph is deleted in entirety and replaced with:**

Unless you provide us with your prior affirmative consent we will not authorize and pay overdrafts for the following types of items: ATM items and non-repeating everyday debit card items (transactions where you use your debit card at a point of sale, for example, at a merchant or a store or in an on-line transaction). If you provide your consent, then we reserve the right on a case-by-case basis to authorize and pay, at our discretion, such an ATM item or a non-repeating everyday debit card item, and charge you an Overdraft Fee. Our decision to authorize or decline a debit or ATM transaction will include using a dynamic limit, based on algorithms, or a set of rules, that weigh numerous variables

and customer behaviors. This limit may change daily and may be suspended or reduced to zero, at our discretion, when eligibility criteria are no longer met. However, if you have not permitted us to pay these types of items, then we will decline the transaction and will not charge you an Overdraft Fee.

**Section “Overdraft Fee, Returned Item Fee and Sustained Overdraft Fee”, page 13.**

The first sentence is amended to “When any item is presented to the bank for settlement where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item.”

**XVI. Account Statements and Correspondence, section “Your Responsibility to Review”, page 16.**

Added a fifth sentence: “In addition, if the same wrongdoer(s) is responsible for more than one unauthorized transaction; we are not liable to you for the additional transactions if you fail to notify us within this 30 calendar day period for the statement containing information about the first unauthorized transaction.”

**XX. Account Restrictions; Closing Your Account, section “We May Close Your Account”, page 19.**

The third sentence is deleted in entirety and replaced with:

Also, if your account maintains a zero end of day balance for the first consecutive 95 calendar days following the account opening date, the account may be subject to closure at the bank’s discretion. After the initial 95-day period, accounts that maintain a zero end of day balance for 35 consecutive calendar days may also be subject to closure.

**XXI. Rules when using your Debit Card/ATM Card and Other Electronic Funds Transfer (EFT) Services, page 20.**

The first paragraph is deleted in entirety and replaced with:

We may provide you with EFT services, including preauthorized credit (direct deposit) into your account, preauthorized transfers from your account, telephone transfers using the Contact Center (our automated telephone banking service), transfers using your Citizens Mastercard® Debit Card (Debit card) or Citizens ATM card (ATM card) and other EFT services described in this agreement. When we use the word Card, we mean either your Debit card or ATM card.

**Debit Cards and ATM Cards**

**ATM Safety section**

This section is deleted in entirety and replaced with:

For your safety when using an ATM, please remember the following tips:

- Be aware of your surroundings, particularly at night, and go to another ATM or return later if you notice anything suspicious at the ATM.
- Consider having someone accompany you when using an ATM at night.
- Close the entry door completely upon entering and exiting any ATM facility.
- Do not permit any unknown persons to enter any ATM facility after regular banking hours.
- The activity of the ATM facility may be recorded by a surveillance camera or cameras.
- Refrain from displaying cash and put it away securely on your person as soon as your transaction is completed and before exiting any ATM facility. Wait to count it at a secure location like a car or at home.
- Report all crimes concerning ATMs to local law enforcement officials and/or the operator of the ATM facility.

Direct complaints concerning ATM security to the operator of the ATM facility. If the ATM facility is located in New Jersey, you may call the Department of Banking at (609) 292-7272. If the ATM facility is located in New York, you may call the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.

**Networks You May Use section**

This section is deleted in entirety and replaced with: “You may use your Citizens Mastercard® Debit Card and your PIN at any ATM displaying our name or at any ATM displaying the STAR®, Cirrus®, AFFN, NYCE® and Mastercard® symbols and other electronic banking machines or devices that may be approved by us from time to time. You may also use your Debit Card wherever Mastercard is accepted.”

**Section “Transfers”, page 21.**

Added a third sentence: Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades.

## **Types of Debit Card/ATM Card and EFT Transactions, page 21.**

### **POS (Point of Sale) Purchases**

#### **Debit Card or ATM Card POS Purchases and Cash Back (ATM Card on a Checking Account)**

This section is deleted in entirety and replaced with: “You may purchase goods and services and obtain cash back at participating merchants using your Citizens Mastercard® Debit Card or ATM card and PIN at merchants displaying either the Cirrus®, STAR®, or Mastercard® symbols, and other electronic banking machines or devices that may be approved by us from time to time.”

#### **Debit Card POS Purchases**

The first paragraph is deleted in entirety and replaced with: “You may purchase goods and services with your Citizens Mastercard® Debit Card at POS terminals at merchants and other businesses that display the Mastercard® logo and have agreed to accept your debit card. For purchases processed by Mastercard, there is no cash back feature.”

### **Effective February 3, 2025, all references to Pulse® are removed, page 20 and 21.**

#### **Foreign Transactions on your Debit Card or ATM Card, Page 23.**

Replaces foreign transaction fee with foreign currency fee and the 2% transaction fee with 1.9% transaction fee.

#### **Your Liability if a Debit Card or ATM Card is Lost or Stolen, Page 24.**

##### **General**

The following sentence is deleted in entirety: Telephoning is the best and fastest way of keeping your possible losses to a minimum.

##### **Customers other than Massachusetts**

The following sentence is deleted in entirety: If a good reason (such as extended travel or illness) kept you from telling us, we will extend these time periods for a reasonable amount of time.

#### **Additional Limits on Liability for Debit Card POS Transactions, Page 25.**

The second and third bullet are replaced with:

- You tell us promptly if you believe (1) your Card or PIN, or both, has been lost, stolen or used (or may be used) or (2) that an EFT has been made with your Card or PIN without your permission.
- You have contacted us to file a claim and we have confirmed the transactions as unauthorized.

The last sentence in this section is deleted in entirety “This additional limitation on liability does not apply to PIN-based transactions or transactions not processed by VISA®.”

#### **Contact in the Event of Unauthorized Debit Card/ATM Card Transaction, page 25**

The address is deleted in entirety and replaced with:

MMF425  
20 Cabot Road  
Medford, MA 02155

#### **In Case of Errors or Questions about Your Debit Card/ATM Card or EFT, page 25**

The address is deleted in entirety and replaced with:

MMF425  
20 Cabot Road  
Medford, MA 02155

#### **Contact in the Event of Unauthorized Debit Card/ATM Card Transaction, page 26**

In the fourth paragraph the last two sentences are updated to:

If we decide to do this, we will provisionally credit your designated account within 10 Business Days following the date you notified us for the amount you think is in error. If we ask you to put your complaint or question in writing and we do not receive it within 10 Business Days, we may not provisionally credit your designated account.

The last sentence in this section deletes the following: “, for a reasonable fee to cover our related photocopying costs,”

## **Termination of Your Use of Debit Card/ATM Card or other EFT Services, page 26**

The address is deleted in entirety and replaced with:

MMF425  
20 Cabot Road  
Medford, MA 02155

## **XXII. Arbitration, page 26 - 28.**

### **Binding Arbitration, page 26**

The first sentence is deleted in entirety and replaced with “If you have a dispute with us, and we are not able to resolve the dispute informally, you and we agree that upon demand by either you or us, the dispute will be resolved through the arbitration process as set forth in this part except if the claim or dispute between you and us relates to a residential mortgage loan or an open end consumer credit plan secured by the principal dwelling.”

### **Arbitration Costs, page 28**

The following sentence is deleted in entirety: “If there is a hearing, we will pay the fees and costs for the first day of that hearing.”

### **Arbitration Award and Appeal, page 28**

The following sentence is updated: “The panel shall reconsider anew all factual and legal issues, following the same rules of procedure and decide by majority vote, based on the documents and arbitration record without a hearing.”

## **XXIII. Other Legal Matters, pages 29 - 31.**

**Resolving Disputes, page 29.** This section is deleted in entirety and replaced with:

### **Resolving Disputes**

Your account may become involved in an actual or potential claim, legal dispute, or legal process (for example, trustee process, attachment, levy or garnishment). For the purpose of this section we refer to such controversies or claims as disputes. In such instances, we may refuse to allow any transactions on your account until the claim is released or we are notified by the proper persons or authorities that the dispute has been resolved. In processing a dispute we may restrict access to all or a portion of funds in your account by holding or setting aside funds subject to the dispute. For disputes where funds are removed from your account and set aside, you agree that we are not required to pay interest and you shall not be entitled to receive interest on funds set aside. These funds will not be considered as part of your combined balances when we determine account fees and rates.

You agree that we will not be liable to you for making a legally required payment to any third party involved in a dispute even if such payment leaves insufficient available funds in your account to cover any outstanding checks drawn on your account. We will not contest a dispute on your behalf, you agree that unless specifically required to by law, we will have no obligation to assert a claim or raise a legal defense processing the dispute against the appropriate party and that if you believe all or a portion of your funds are exempt from, or should not be subject to a dispute, that it is your responsibility to do so.

We may take action in connection with a dispute as we may determine to be appropriate and required by applicable law, even if the dispute purports to affect the interests of less than all of the owners of a joint account. We will, to the extent required by applicable law, notify you in writing whenever we are notified of a dispute and place such restrictions on your account.

We may charge against or deduct from your account without prior notice to you, or otherwise bill you directly, an amount representing our expenses incurred in responding to or processing a dispute, including, without limitation, attorneys’ fees and litigation costs, as permitted by applicable law. In addition, you agree that we may assess and debit from your account any applicable fees set forth in the Personal Deposit Account Fees and Features Guide that may be assessed as a result of the dispute in accordance with applicable law regardless of whether the dispute is subsequently revoked, vacated, or released.

### **Special Provisions for Pass-Through Accounts, page 31.**

The last sentence of paragraph 1 is replaced with “That information can be accessed on the FDIC’s website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html).”

# Changes Applicable to the Personal Deposit Account Fees and Features Guide

## Checking Accounts

Citizens Private Bank® Checking available for sale.

	Citizens Private Bank® Checking
Who is eligible	Available to clients of Citizens Private Bank Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee	<b>N/A</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	<b>N/A</b>
Relationship Summary on Statement	You can link other Citizens accounts to your Citizens Private Bank Checking to see a relationship summary on your monthly statement. Account balances from linked accounts will appear in the relationship summary section of your monthly checking statement. By linking accounts, you understand that your information, and that of other account holders, will be included on your statement.
Debit/ATM card	Yes
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. • You can combine checking, savings, money market and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.
Overdraft Choices®	You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent overdrafts, and also select how you want ATM and debit card transactions that overdraw your account to be handled by the bank's Debit Card Overdraft Coverage. Refer to the complete Overdraft Choices section in this guide for further information.
Waived fees	Unlimited ATM transactions at other banks' ATMs with no fee from us. ATM owner may charge you a fee.
	Unlimited refunds of other banks' ATM surcharge fees.
	Expedited Card Delivery Fee
	Unlimited Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market accounts with no monthly maintenance fee
	Overdraft Line of Credit Transfer Fee
	Overdraft Line of Credit Annual Fee
	Money Order Fee
	Stop Payment Fee
	Checks — No fee for any personal style checks, including delivery
	Official Bank Check Fee
	Foreign Currency Exchange Fee
Incoming Wire Transfer Fee	
Outgoing Wire Transfer Fee	

## Savings Accounts

### Citizens Private Bank® Savings available for sale.

Citizens Private Bank® Savings	
Who is eligible	Available to clients of Citizens Private Bank Individuals at least 17 years of age, under the age of 17 requires parent or legal guardian
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	<p>This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking).</p> <p>If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees.</p> <ul style="list-style-type: none"><li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li></ul>
Savings Overdraft Transfer Plan	If you want to prevent unexpected overdrafts, you can have funds automatically transferred from your savings account to your linked checking account before an overdraft occurs. Refer to the complete Overdraft Choices® section in this guide for further information.

## Money Market Accounts

Citizens Private Bank® Money Market available for sale.

Citizens Private Bank® Money Market	
Who is eligible	Available to clients of Citizens Private Bank Individual at least 17 years of age or 16 years of age with a parent or legal guardian
Monthly maintenance fee	<b>\$0</b>
Minimum opening deposit	<b>Any Amount</b>
How to avoid monthly maintenance fee	Does not apply
Debit/ATM card	This account allows a standalone ATM card and/or can be linked to a debit card with a checking account as the primary.
Check printing	No fee
Interest	This account has a variable Annual Percentage Yield (APY). The variable APY is subject to increase or decrease daily after account opening without notice. Interest is calculated based on daily collected balance and is compounded and paid monthly. Collected balance: Funds are considered collected on the day the bank receives credit. See Funds Availability section of your Personal Deposit Account Agreement.
Statement delivery options	This account is available with your choice of statement at no additional cost. You may choose to receive a Paper Statement or Paperless eStatement (requires Online Banking). If you elect to receive paper statements, you can combine multiple accounts to receive a single combined statement each month, which may avoid multiple statement fees. <ul style="list-style-type: none"><li>You can combine checking, savings, money market, and Certificates of Deposit (CDs, IRA CDs, SEP CDs, and Coverdell ESA) statements. Combined statements are not available for Paperless eStatements through Online Banking.</li></ul>

### One Deposit Checking from Citizens™, When Deposits are Posted to your Account, page 3.

All references to “10:00 PM local time” are replaced with “10:00 PM Eastern time”.

### Citizens Quest® Checking, How to avoid monthly maintenance fee, page 4.

“Citizens Investment Services®” is deleted and replaced with “Citizens Wealth Management®.”

The following disclosure is added to ‘investment’ in the second bullet: \*Investments are offered through Citizens Wealth Management.

### Citizens Private Client™ Checking, Who is eligible, page 7.

The following disclosure is added to ‘investment’: \*Investments are offered through Citizens Wealth Management.

### Citizens Private Client™ Checking, Waived fees, page 9.

“Refund of other banks’ ATM surcharge fees up to \$10 per statement period.” is deleted and replaced with “We will refund all other banks’ ATM surcharge fees.”

### Debit, Daily limit, page 13.

“(iv) Citizens Private Bank™ customers = \$15,000 ATM withdrawals and Debit purchases.” is added.

### Debit, Footnote 1, page 13.

The footnote is deleted in entirety and replaced with “Unlimited transactions per statement period at other banks’ ATMs with no fee from us for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings, Citizens Private Bank Money Market and Student Checking accounts. ATM owner

may charge you a fee. All ATM surcharge fees from other banks' are refunded for Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers. The Non-Citizens ATM fee for withdrawals, transfers, balance inquiries and mini-statements (where available) is \$2.50 for Citizens EverValue Checking.

#### **Debit, Footnote 3, page 13.**

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers."

#### **Debit/ATM card fees, Footnote 2, page 13.**

Replaces Foreign Transaction Fees with Foreign Currency Fees and the footnote 2 replaces the 2% transaction fee with 1.9% transaction fee.

#### **Overdraft Coverage For All Accounts, Citizens Peace of Mind®, page 14.**

The section is deleted in entirety and replaced with "Citizens Peace of Mind provides additional time to bring your account to a positive available balance and reverse Overdraft Fees. If your account is overdrawn, you have up until 10:00 PM ET the following business day (e.g., if your account is overdrawn at the end of the day Monday, you have until 10:00 PM ET Tuesday) to deposit enough funds to cover all of the overdraft items (minus the fees), and any additional transactions that post to the account that day. If the available balance, excluding the overdraft fees, is positive (greater than or equal to \$0) at the end of the following business day, any overdraft fees will be reversed. When determining the amount you need to deposit to take advantage of Citizens Peace of Mind, you can check your balance in the Citizens mobile app or Online Banking and then consider transactions that may post to your account that day - such as checks or other debits. As we do not see these transactions until they are presented for payments, only you know what transactions may post to your account and how much you need to deposit. A deposit that only partially covers transactions or overdraft items will not result in a fee reversal. All deposits are subject to our Funds Availability schedule. This schedule helps you determine when a deposit you make will increase your available balance. For example, some deposits types such as checks drawn on a bank other than Citizens, even if made by 10:00 PM ET the next business day, are not available to cover transactions that day. But a deposit of cash, a Citizens check, or an electronic funds transfer will generally be available to cover the transactions. For information on our Funds Availability Policy, please visit [citizensbank.com/overdraft](http://citizensbank.com/overdraft) or see your Personal Deposit Account Agreement. Citizens Peace of Mind is available on personal checking accounts. If your account has a linked overdraft transfer plan, these plan transfers will apply before Peace of Mind. Any applicable plan transfer fees are not eligible for Peace of Mind rebates."

#### **Overdraft Plans, Overdraft Line of Credit, page 15.**

The Transfer Fee sentences are deleted in entirety and replaced with:

**\$12** Transfer Fee per day for each day a transfer occurs<sup>2</sup>.

**\$0** No Transfer Fee will be charged on any day in which all overdraft transactions are \$5 or less or the overdraft plan transfer is for \$5 or less — **\$5 Overdraft Pass®**.

#### **Overdraft Plans, Footnote 2, page 15.**

The footnote is deleted in entirety and replaced with "Transfer Fee and Annual Fee are waived for Citizens EverValue Checking, Student Checking, Citizens Quest Checking, Citizens Private Client Checking and Citizens Private Bank Checking accounts."

#### **Monthly maintenance fee, Footnote 1, pages 16 and 17.**

The last sentence is deleted and replaced with "Monthly Maintenance Fee is waived when linked to a Citizens Private Client Checking or Citizens Private Bank Checking account."

#### **CD Grace Period, page 20.**

Add the copy 'add to or': Following the maturity date, you will have a 10-calendar-day grace period in which you can add to or withdraw funds from your account without penalty.

#### **Additional Information IRA CD, page 21.**

The IRA CD box is deleted in entirety and replaced with "For IRA CDs held by customers who are 59½ years or older, the interest rate may be adjusted once in a 12-month period. Please note, the term/maturity date will also change based on the new rate offering selected."

**Other Services and Fees, page 25.**

Wire transfers: Effective Sep. 30, 2024, the following revisions are made:

The line item description "Foreign outgoing (U.S. dollars)<sup>1</sup>" is replaced with "Foreign outgoing (non-repetitive U.S. dollars)<sup>1</sup>". The fee amount is unchanged.

The line item description "Foreign outgoing (foreign currency)" is replaced with "Foreign outgoing (non-repetitive foreign currency)". The fee amount is unchanged.

The following wire fees line items are being added:

Foreign outgoing (repetitive U.S. dollars)<sup>1</sup> \$22.50 per transaction.

Foreign outgoing (repetitive foreign currency)<sup>1</sup> \$7.50 per transaction.

**Other account services, Copy of item:** Effective Jan 1, 2024, the \$6 fees are deleted in entirety.

**Other account services, Account Research:** Effective Jan 1, 2024, the \$30 per hour fee is deleted in entirety.

**Other Services and Fees, Footnote 1, page 25.**

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers. Fee for a Money Order is \$1.50 for Citizens EverValue Checking account customers."

**Other Services and Fees, Footnote 2, page 25**

Footnote 2 is deleted in entirety.

**Other Services and Fees, Footnote 1, Page 26.**

The footnote is deleted in entirety and replaced with "Fee is waived for Citizens Quest Checking, Citizens Quest Savings, Citizens Quest Money Market, Citizens Private Client Checking, Citizens Private Client Savings, Citizens Private Client Money Market, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market account customers."

**Other Services and Fees, Footnote 4, Page 26.**

The last sentence of the footnote is deleted and replaced with "There is no Dormant Account Fee on the Citizens EverValue Checking, Student Checking, Citizens Private Bank Checking, Citizens Private Bank Savings and Citizens Private Bank Money Market accounts."

**Other Services and Fees, Foreign currency exchange, page 26.**

The Foreign Drafts \$25 and Foreign Draft Cancellation \$35 are deleted in entirety as the service is no longer available.

**Other Services and Fees, International services, page 26.**

Foreign Check for Collection section replaces '(in U.S. Dollars outside Canada)' with '(USD/Canadian Dollar fund < \$100,000 face value drawn on Canada)<sup>2</sup>'.

Foreign Check for Collection<sup>2</sup> section replaces '(Minimum check amount \$1,000 U.S. dollars)' with '(USD equivalent of \$100,000 or more)'.

**Interest Rate Information, When does interest begin to accrue on your deposits? page 27.**

All references to "10:00 PM local time" are replaced with "10:00 PM Eastern time".

**Interest Rate Information, Minimum balance to earn interest, page 27.**

The first sentence of this section is deleted and replaced with "You will earn the interest rate and APY disclosed for your Citizens Quest<sup>®</sup> Checking, Citizens Quest<sup>®</sup> Savings, Citizens Quest<sup>®</sup> Money Market, Citizens Private Client<sup>®</sup> Checking, Citizens Private Client<sup>®</sup> Savings, Citizens Private Client<sup>®</sup> Money Market, Citizens Private Bank<sup>®</sup> Checking, Citizens Private Bank<sup>®</sup> Savings, Citizens Private Bank<sup>®</sup> Money Market, Personal Checking with Interest, One Deposit Savings from Citizens<sup>™</sup>, Personal Money Market, Variable Rate Savings IRA/SEP, Club Statement, and Coverdell ESA accounts if you have a collected daily balance of at least \$.01."



WHAT YOU SHOULD KNOW ABOUT

# Home Equity Lines of Credit (HELOC)

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Borrowing from the value of your home

## How to use the booklet

When you and your lender discuss home equity lines of credit, often referred to as HELOCs, you receive a copy of this booklet. It helps you explore and understand your options when borrowing against the equity in your home.

You can find more information from the Consumer Financial Protection Bureau (CFPB) about home loans at [cfpb.gov/mortgages](https://www.consumerfinance.gov/mortgages). You'll also find other mortgage-related CFPB resources, facts, and tools to help you take control of your borrowing options.

## About the CFPB

The CFPB is a 21st century agency that implements and enforces federal consumer financial law and ensures that markets for consumer financial products are fair, transparent, and competitive.

This pamphlet, titled What you should know about home equity lines of credit, was created to comply with federal law pursuant to 15 U.S.C. 1637a(e) and 12 CFR 1026.40(e).

## How can this booklet help you?

This booklet can help you decide whether home equity line of credit is the right choice for you, and help you shop for the best available option.

A home equity line of credit (HELOC) is a loan that allows you to borrow, spend, and repay as you go, using your home as collateral.

Typically, you can borrow up to a specified percentage of your equity. Equity is the value of your home minus the amount you owe on your mortgage.

**Consider a HELOC if you are confident you can keep up with the loan payments. If you fall behind or can't repay the loan on schedule, you could lose your home.**

## After you finish this booklet:

- You'll understand the effect of borrowing against your home
- You'll think through your borrowing and financing options, besides a HELOC
- You'll see how to shop for your best HELOC offer
- You'll see what to do if the economy or your situation changes

## Compare a HELOC to other money sources

Before you decide to take out a HELOC, it might make sense to consider other options that might be available to you, like the ones below.

### TIP

Renting your home out to other people may be prohibited under the terms of your line of credit.

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
<b>HELOC</b> <i>You borrow against the equity in your home</i>	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Variable. typically	Yes	Continue repaying and borrowing for several years without additional approvals or paperwork	Repayment amount varies; repayment is often required when you sell your home
<b>SECOND MORTGAGE OR HOME EQUITY LOAN</b> <i>You borrow against the equity in your home</i>	Generally a percentage of the appraised value of your home, minus the amount you owe on your mortgage	Fixed	Yes	Equal payments that pay off the entire loan	If you need more money, you need to apply for a new loan; repayment is often required when you sell your home
<b>CASH-OUT REFINANCE</b> <i>You replace your existing mortgage with a bigger mortgage and take the difference in cash</i>	Generally a percentage of the appraised value of your home; the amount of your existing loan plus the amount you want to cash out	Variable or fixed	Yes	Continue to make just one mortgage payment	Closing costs are generally higher; it may take longer to pay off your mortgage; interest rate may be higher than your current mortgage
<b>PERSONAL LINE OF CREDIT</b> <i>You borrow based on your credit, without using your home as collateral</i>	Up to your credit limit, as determined by the lender	Variable. typically	No	Continue repaying and borrowing for several years without additional approvals or paperwork	Solid credit is required; you may need to pay the entire amount due once a year; higher interest rate than a loan that uses your home as collateral
<b>RETIREMENT PLAN LOAN</b> <i>You borrow from your retirement savings in a 401(k) or similar plan through your current employer</i>	Generally, up to 50% of your vested balance or \$50,000, whichever is less	Fixed	No	Repay through paycheck deductions; paperwork required but no credit check and no impact on your credit score	If you leave or lose your job, repay the whole amount at that time or pay taxes and penalties; spouse may need to consent

## Compare a HELOC to other money sources

MONEY SOURCE	HOW MUCH CAN YOU BORROW	VARIABLE OR FIXED RATE	IS YOUR HOME AT RISK?	TYPICAL ADVANTAGES	TYPICAL DISADVANTAGES
<b>HOME EQUITY CONVERSION MORTGAGE (HECM)</b> <i>You must be age 62 or older, and you borrow against the equity in your home</i>	Depends on your age, the interest rate on your loan, and the value of your home	Fixed or variable	Yes	You don't make monthly loan payments—instead, you typically repay the loan when you move out, or your survivors repay it after you die	The amount you owe grows over time; you might not have any value left in your home if you want to leave it to your heirs
<b>CREDIT CARD</b> <i>You borrow money from the credit card company and repay as you go</i>	Up to the amount of your credit limit, as determined by the credit card company	Fixed or variable	No	No minimum purchase; consumer protections in the case of fraud or lost or stolen card	Higher interest rate than a loan that uses your home as collateral
<b>FRIENDS AND FAMILY</b> <i>You borrow money from someone you are close to</i>	Agreed on by the borrower and lender	Variable, fixed or other	No	Reduced waiting time, fees, and paperwork compared to a formal loan	Forgiven loans and unreported or forgiven interest can complicate taxes, especially for large loans; can jeopardize important personal relationships if something goes wrong

## How HELOCs work

### PREPARE FOR UP-FRONT COSTS

Some lenders waive some or all of the up-front costs for a HELOC. Others may charge fees. For example, you might get charged:

- A fee for a property **appraisal**, which is a formal estimate of the value of your home
- An application fee, which might not be refunded if you are turned down
- Closing costs, including fees for attorneys, title search, mortgage preparation and filing, property and title insurance, and taxes

### PULL MONEY FROM YOUR LINE OF CREDIT

Once approved for a HELOC, you can generally spend up to your credit limit whenever you want. When your line of credit is open for spending, you are in the **borrowing period**, also called the **draw period**. Typically, you use special checks or a credit card to draw on your line. Some plans require you to borrow a minimum amount each time (for example, \$300) or keep a minimum amount outstanding. Some plans require you to take an initial amount when the credit line is set up.

### **MAKE REPAYMENTS DURING THE “DRAW PERIOD”**

Some plans set a minimum monthly payment that includes a portion of the principal (the amount you borrow) plus accrued interest. The portion of your payment that goes toward **principal** typically does not repay the principal by the end of the term. Other plans may allow payment of the interest only, during the draw period, which means that you pay nothing toward the principal.

If your plan has a variable interest rate, your monthly payments may change even if you don't draw more money.

### **ENTER THE “REPAYMENT PERIOD”**

Whatever your payment arrangements during the draw period—whether you pay some, a little, or none of the principal amount of the loan—when the draw period ends you enter a repayment period. Your lender may set a schedule so that you repay the full amount, often over ten or 15 years.

Or, you may have to pay the entire balance owed, all at once, which might be a large amount called a balloon payment. You must be prepared to make this **balloon payment** by refinancing it with the lender, getting a loan from another lender, or some other means. If you are unable to pay the balloon payment in full, you could lose your home.

### **RENEW OR CLOSE OUT THE LINE OF CREDIT**

At the end of the repayment period, your lender might encourage you to leave the line of credit open. This way you don't have to go through the cost and expense of a new loan, if you expect to borrow again. Be sure you understand if annual maintenance fees or other fees apply, even if you are not actively using the credit line.

### **TIP**

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If you sell your home, you are generally required to pay off your HELOC in full immediately. If you are likely to sell your home in the near future, consider whether or not to pay the up-front costs of setting up a line of credit.

**GET THREE HELOC ESTIMATES**

Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.

		OFFER A	OFFER B	OFFER C
<b>Initiating the HELOC</b>				
Credit limit	\$			
First transaction	\$			
Minimum transaction	\$			
Minimum balance	\$			
Fixed annual percentage rate	%			
Variable annual percentage rate	%			
» Index used and current value				
» Amount of margin				
» Frequency of rate adjustments				
» Amount/length of discount rate (if any)				
» Interest rate cap and floor				
<b>Length of plan</b>				
» Draw period				
» Repayment period				
<b>Initial fees</b>				
» Appraisal fee	\$			
» Application fee	\$			

**GET THREE HELOC ESTIMATES**

*Shopping around lets you compare costs and features, so you can feel confident you're making the best choice for your situation.*

		OFFER A	OFFER B	OFFER C
» Up-front charges, including points	\$			
» Early termination fee	\$			
» Closing costs				
<b>During the draw period</b>				
» Interest and principal payments	\$			
» Interest-only payments?	\$			
» Fully amortizing payments	\$			
» Annual fee (if applicable)	\$			
» Transaction fee (if applicable)	\$			
» Inactivity fee	\$			
» Prepayment and other penalty fees	\$			
<b>During the repayment period</b>				
» Penalty for overpayments?				
» Fully amortizing payment amount?				
» Balloon repayment of full balance owed?				
» Renewal available?				
» Refinancing of balance by lender?				
» Conversion to fixed-term loan?				

My best HELOC offer is: \_\_\_\_\_

## How variable interest rates work

Home equity lines of credit typically involve variable rather than fixed interest rates.

A variable interest rate generally has two parts: the index and the margin.

An **index** is a measure of interest rates generally that reflects trends in the overall economy. Different lenders use different indexes in their loans. Common indexes include the U.S. prime rate and the Constant Maturity Treasury (CMT) rate. Talk with your lender to find out more about the index they use.

The **margin** is an extra percentage that the lender adds to the index.

Lenders sometimes offer a temporarily discounted interest rate for home equity lines—an introductory or **teaser rate** that is unusually low for a short period, such as six months.

## Rights and responsibilities

Lenders are required to disclose the terms and costs of their home equity lines of credit. They need to tell you:

- Annual percentage rate (APR)
- Information about variable rates
- Payment terms
- Requirements on transactions, such as minimum draw amounts and number of draws allowed per year
- Annual fees
- Miscellaneous charges

You usually get these disclosures when you receive a loan application, and you get additional disclosures before the line of credit is opened. In general, the lender cannot charge a nonrefundable fee as part of your application until three days after you have received the disclosures.

If the lender changes the terms before the loan is made, you can decide not to go forward with it, and the lender must return all fees. There is one exception: the variable interest rate might change, and in that case if you decide not to go ahead with the loan, your fees are not refunded.

Lenders must give you a list of HUD-approved housing counselors in your area. You can talk to counselor about how HELOCs work and get free or low-cost help with budgeting and money management.

**Right to cancel (also called right to rescind)** If you change your mind for any reason, under federal law, you can cancel the credit line in the first three days. Notify the lender in writing within the first three days after the account was opened. The lender must then cancel the loan and return the fees you paid, including application and appraisal fees.

### TIP

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Some HELOCs let you convert some of your balance to a fixed interest rate. The fixed interest rate is typically higher than the variable rate, but it means more predictable payments.

## If something changes during the course of the loan

HELOCs generally permit the lender to freeze or reduce your credit line if the value of your home falls or if they see a change for the worse in your financial situation. If this happens, you can:

- **Talk with your lender.** Find out the reason for the freeze or reduction. You might need to check your credit reports for errors that might have caused a downgrade in your credit. Or, you might need to talk with your lender about a new appraisal on your home and make sure the lender agrees to accept a new appraisal as valid.
- **Shop for another line of credit.** If another lender offers you a line of credit, you may be able to use that to pay off your original line of credit. Application fees and other fees may apply for the new loan.

### WELL DONE!

For most people, a home is their most valuable asset. A HELOC can help you make the most of this asset, when you understand the ins and outs and know what to expect.

## In this booklet:

### ASK YOURSELF

Have I considered other sources of money and loans, besides a HELOC?

Have I shopped around for HELOC features and fees?

Am I comfortable with the worst-case scenario, where I could lose my home?

### ONLINE TOOLS

CFPB website  
[cfpb.gov](http://cfpb.gov)

Answers to common questions  
[cfpb.gov/askcfpb](http://cfpb.gov/askcfpb)

Tools and resources for home buyers  
[cfpb.gov/owning-a-home](http://cfpb.gov/owning-a-home)

Talk to a HUD-approved housing counselor  
[cfpb.gov/find-a-housing-counselor](http://cfpb.gov/find-a-housing-counselor)

Submit a complaint  
[cfpb.gov/complaint](http://cfpb.gov/complaint)

# ***Important Terms***

## **Home Equity Line of Credit Effective January 2026**

This disclosure contains important information about our Home Equity Line of Credit (“Credit Line Account”). You should read it carefully and keep it for your records.

### **Availability of Terms**

All of the terms described below are subject to change.

If these terms change (other than the Annual Percentage Rate) and you decide, as a result, not to enter into an agreement with us, you are entitled to a refund of any fees you paid to us or anyone else in connection with your application.

### **Security Interest**

We will take a mortgage on your home. You could lose your home if you do not meet the obligations in your agreement with us.

### **Possible Actions**

Under certain circumstances, we can (1) terminate your line, require you to pay us the entire outstanding balance in one payment, and charge you certain fees; (2) refuse to make additional extensions of credit; and (3) reduce your credit limit if:

- You engage in fraud or material misrepresentation in connection with your account.
- You do not meet the repayment terms.
- Your action or inaction adversely affects the collateral or our rights in the collateral.

We can refuse to make additional advances or reduce your credit limit, or both, if:

- The value of the dwelling securing the line declines significantly below its appraised value for purposes of the line.
- We reasonably believe you will not be able to meet the repayment requirements due to a material change in your financial circumstances.
- You are in default of a material obligation in the Agreement.
- Government action prevents us from imposing the annual percentage rate provided for or impairs our security interest such that the value of the interest is less than 120% of the credit line.
- A regulatory agency has notified us that continued advances would constitute an unsafe and unsound practice.
- The maximum annual percentage rate is reached.

The agreement permits us to make certain changes to the terms of the Agreement at specified times or upon the occurrence of specified events.

## **Fees and Charges**

To open and maintain a Credit Line Account, you must pay us the following fees:

- **Annual Fee:** There is no Annual Fee for the first year. Thereafter, a nonrefundable Annual Fee of \$50.00 will be charged to your Credit Line Account on each anniversary of your Credit Line, during the Draw Period. No annual fee is charged if you applied for the Citizens GoalBuilder™ Home Equity Line of Credit (income and geographic limitations apply), or have a Citizens Private Client™, Citizens Private Bank™ or Citizens Quest™ Checking account open and active at the anniversary of your Credit Line when the Annual Fee would be assessed.
- **Recording Fee:** Upon termination and full payment of all obligations on your Credit Line Account, we will charge you the fee required by the registry of deeds to record the discharge of the Security Instrument, to the extent permitted by applicable law.
- **Late Payment Fee:** You will be charged a late fee if your payment is not received by us within 15 days of the "Payment Due Date" shown on your periodic statement. If your payment is late, we may charge you 5.000% of the payment or \$20.00, whichever is less.

## **Property Insurance:**

In addition to the fees and charges described above, you must carry insurance (including, without limitation, flood insurance if required). With respect to hazard (non-flood) insurance, the property shall be insured against loss by fire, hazards included within the term "extended coverage" which include windstorm, hail, explosion (except of steam boilers), riot, civil commotion, aircraft, vehicles, and smoke for the replacement cost of the buildings or appurtenances on the Property with an industry standard deductible. You may obtain the required insurance coverage through a single or multiple insurance policies from one or more carriers.

## **Minimum Payment Requirements**

### **Draw Period**

You can obtain advances of credit for 10 years (the "Draw Period"). You can choose one of the two payment options for the Draw Period:

### **Option One: Monthly interest-only payments**

Under this option, your payments will be due monthly and will equal the finance charges that accrued on the outstanding principal balance during the preceding billing period, plus insurance premiums (if any), all other charges, and any amount past due. The minimum payment will not reduce the principal that is outstanding on your Credit Line Account. This option will result in greater expenses over the life of the Credit Line Account.

### **Option Two: 2% of the balance**

Under this option, your payments will be due monthly and will equal 2% of the new total balance (which includes the principal balance and outstanding finance charges as of the end of the billing period plus insurance premiums (if any), and all other charges), plus late fees and any amount past due. The minimum payment will equal \$20.00 or the outstanding balance on your Credit Line Account, whichever is less.

### **Repayment Period**

After the Draw Period ends, you will no longer be able to obtain credit advances and must pay the outstanding balance amortized over 15 years (the "Repayment Period"). During the Repayment Period, payments will be due monthly. Your minimum monthly payment will equal 1/180th of the balance that was outstanding at the end of the draw period plus any finance charges that have accrued on the remaining balance, plus any amount past due and all other charges or \$20.00; whichever is greater.

### **Payment Examples:**

If you took a single \$10,000.00 advance and the Prime rate was 3.25%, and the ANNUAL PERCENTAGE RATE was 3.25% and these rates held constant for the life of the loan:

Under the monthly interest-only payment option, it would take 25 years in total to pay off the advance if you made only the minimum payments. Initially you would make 120 monthly payments ranging from \$24.93 to \$27.60. Then, during the Repayment period, you would make 180 monthly payments ranging from \$55.71 to \$83.16.

Under the 2% of the balance payment option, it would take 15 years and 8 months to pay off the advance if you made only the minimum payments. Initially, during the Draw period, you would make 120 monthly payments ranging from \$200.55 to \$25.00. Then, during the Repayment period, you would make 67 monthly payments of \$20.00 and then a final payment of \$0.99.

### **Transaction Limitations**

The following transaction limitation will apply to accessing your Credit Line Account: You should not attempt, request, or obtain a credit advance that will make your Credit Line Account balance exceed your Credit Limit.

### **Tax Deductibility**

You should consult a tax advisor regarding the deductibility of interest and charges for your account.

### **Variable-Rate-Feature**

The account has a variable rate feature, and the Annual Percentage Rate (corresponding to the periodic rate) and the minimum monthly payment can change as a result. The Annual Percentage Rate does not include costs other than interest.

**The Index:** The Annual Percentage Rate is based on the value of an index (the "Index"). The Index is the prime rate published daily in The Wall Street Journal in the listing of "Money Rates." We will use the Index value published on the last business day of each month for any ANNUAL PERCENTAGE RATE adjustment. If the Index is no longer available, we will choose a new Index and margin. The new Index will have a historical movement similar to the original Index and margin, and the new Index and margin will result in an Annual Percentage Rate that is substantially similar to the rate in effect at the time the original Index becomes unavailable. The Index is not necessarily the lowest rate charged by us on our loans.

**Annual Percentage Rate:** To determine the Annual Percentage Rate that will apply to your line, we add a Margin to the value of the Index.

### **Current Rate Information**

Please ask us for the current Index values, Margin, discount, if any, and Annual Percentage Rate. After you open a Credit Line Account, rate information will be provided on periodic statements that we send to you.

### **Rate Changes**

Your Annual Percentage Rate can change each month. The maximum ANNUAL PERCENTAGE RATE that can apply to your Credit Line Account is 21% or the maximum permitted under applicable law and the minimum ANNUAL PERCENTAGE RATE that can apply to your Credit Line Account is 2.50% (the "Rate Caps"). Apart from the Rate Caps, there is no limit on the amount by which the Annual Percentage Rate can change during any one-year period. In no event shall the ANNUAL PERCENTAGE RATE exceed that allowable under any applicable law. If it is determined that the ANNUAL PERCENTAGE RATE would, except for this provision, exceed the maximum allowable, all excess payments shall be considered to be payments on the principal balance due hereunder and shall be applied accordingly.

## **Fixed Rate Locks**

**General:** During the Draw Period, subject to a \$5,000 minimum and the other provisions of this Amendment, you (or any one of you) may lock some or all of your outstanding principal balance into a fixed ANNUAL PERCENTAGE RATE (each, a "Lock"). You may have up to 3 Locks outstanding at any time. You cannot obtain a Lock if you are in default under the Agreement. You may select a Lock term of 5, 10, 15 or 20 years, though we may also make other Lock terms available in our sole discretion; provided, however, the original Lock term cannot extend beyond the Maturity Date. Each Lock will be established at a monthly Lock payment that should fully pay off the principal balance of a Lock over the selected number of years in the Lock term at the fixed ANNUAL PERCENTAGE RATE for the Lock, assuming all payments are received by us on their actual due dates. The required monthly Lock payment will be in addition to the monthly payment on your variable rate balance.

**Lock Fees, Prepayment and Cancellation:** We may charge you a non-refundable fee of up to \$200 to establish each Lock. You may prepay a Lock in full any time without penalty if you follow our procedures to do so, but you cannot designate partial prepayments on a Lock.

We may unilaterally cancel a Lock if you are in default under any material obligations of this Credit Line Account as provided in the Agreement, or if you are actively seeking payment assistance such as a loan modification on this Credit Line Account. If a Lock is canceled, we will transfer the unpaid principal balance of that Lock to your variable rate balance.

**Determination of Lock Rate:** The fixed ANNUAL PERCENTAGE RATE on a Lock will likely be higher than the then current variable (adjustable) ANNUAL PERCENTAGE RATE on the variable rate Credit Line balance. The fixed ANNUAL PERCENTAGE RATE for each Lock will be established at the time you request the Lock and will be the lesser of (i) the ANNUAL PERCENTAGE RATE we are willing to offer you based on the Lock term, or (ii) the 21% maximum ANNUAL PERCENTAGE RATE set forth in the Agreement.

**Lock(s) and Your Credit Limit:** Your available Credit Limit will be reduced by the unpaid principal amount owed on your Unlocked Balance and on your outstanding Lock(s). As you pay down the principal balance of your Unlocked Balance and of your Lock(s), your Credit Limit during the Draw Period is replenished by the amount of such principal reduction(s).

## **Maximum Rate and Payment Examples**

If the ANNUAL PERCENTAGE RATE during the Draw Period equaled the 21% maximum and you had an outstanding balance of \$10,000.00:

Under the monthly interest-only payment option, the minimum payment would be \$161.10. Under the 2% of the balance payment option, the minimum monthly payment would be \$144.90. This Annual Percentage Rate could be reached at the time of the 1st monthly payment due under your Credit Line Account.

If you had an outstanding balance of \$10,000.00 during the Repayment Period the minimum monthly payment at the maximum ANNUAL PERCENTAGE RATE OF 21% would be \$56.55. This Annual Percentage Rate could be reached at the time of the 1st payment during the Repayment Period.

## **Historical Example**

The table shows how the Annual Percentage Rate and the monthly payments for a single \$10,000.00 credit advance would have changed based on changes in the Index over the past 15 years. The Index values are from October of each year. Only one payment per year (October) is shown to highlight the history of the Index values, payments could have varied during each year. The October payments are reflective of a Home Equity Line of Credit that began paying in January. (These payments do not include any outstanding fees that may increase the monthly payment amount due).

The table assumes that no additional credit advances were taken, no outstanding finance charges, insurance premiums or other charges, that only the applicable minimum payments were made each month, and that the rate remained constant throughout the applicable year. It does not necessarily indicate how the Index or your payments will change in the future.

	EXAMPLE PAYMENT TABLE					
	Year	Index	Margin*	Annual Percentage Rate (APR)	Monthly Interest Only Payments**	Monthly 2% of Balance Payments
Draw Period	2011	3.25%	1.00%	4.25%	\$36.10	\$172.75
	2012	3.25%	1.00%	4.25%	\$36.00	\$141.43
	2013	3.25%	1.00%	4.25%	\$36.10	\$115.79
	2014	3.25%	1.00%	4.25%	\$36.10	\$94.80
	2015	3.25%	1.00%	4.25%	\$36.10	\$77.62
	2016	3.50%	1.00%	4.50%	\$38.11	\$63.56
	2017	4.25%	1.00%	5.25%	\$44.59	\$52.20
	2018	5.25%	1.00%	6.25%	\$53.08	\$43.20
	2019	4.75%	1.00%	5.75%	\$48.84	\$36.07
	2020	3.25%	1.00%	4.25%	\$36.00	\$29.94
	Year	Index	Margin*	APR	Monthly Principal and Interest Payments	Principal Paid
Repayment Period (for Interest Only Option)	2021	3.25%	1.00%	4.25%	\$89.85	\$55.56
	2022	6.25%	1.00%	7.25%	\$109.95	\$55.56
	2023	8.50%	1.00%	9.50%	\$121.45	\$55.56
	2024	8.00%	1.00%	9.00%	\$112.73	\$55.56
	2025	7.25%	1.00%	8.25%	\$103.44	\$55.56

\* This is a margin we have used recently

\*\* Interest only payments may differ slightly with same index depending on how many days in the year e.g. 365 vs 366

Note: The numeric rates and total number of years displayed are for example purposes only.

## ***Right to Receive a Copy of an Appraisal***

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You have the right to a copy of all appraisals or other written valuations used in connection with your application for credit. We will promptly give you a copy of all appraisals or other written valuations on a first-lien transaction, even if your loan does not close.

## ***Home Equity Title Attorney Disclosure***

**(Not applicable in Pennsylvania and New Jersey)**

We require a title examination of the property securing your home equity line of credit application. You have a right under Rhode Island General Laws, Section 19-9-6, to select any qualified title attorney of your choice to search and certify the title at your expense.

If you do not exercise your right to select a title attorney, we will select one at no cost to you.

If you would like to select your own title attorney, please contact your local Citizens branch or your Loan Officer as soon as possible with your Title Attorney's information.

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## ***Servicing Transfer Information***

We may assign, sell or transfer the servicing of your loan while the loan is outstanding. We are able to service your loan and presently intend to do so.

## ***New York Junior Lien Disclosure***

You should check with your legal advisor and with other mortgage lien holders as to whether any prior liens contain acceleration clauses which would be activated by a junior encumbrance.

## ***Equal Credit Opportunity Notice***

The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

Citizens is committed to providing financial services to our customers on an equal basis and in accordance with applicable laws in all jurisdictions. It is our policy to treat all customers consistently and provide equal access to our services in compliance with applicable laws including avoiding prohibited practices set forth in Wisconsin. We offer assistance and services to our customers in a fair and consistent manner and without regard to race, color, religion, national origin, sex, marital status, sexual orientation, disability, familial status, age, receipt of public assistance, and any other protected class.

**DUE TO THE PASSAGE OF THE “USA PATRIOT ACT” WE ARE REQUIRED TO NOTIFY OUR CUSTOMER OF THE FOLLOWING:  
VERIFICATION OF CUSTOMER IDENTITY**

Federal laws and regulations require us to request information from you prior to opening an account or adding an additional signatory to an account. The information we request may vary depending on the circumstances, but at a minimum, will include your name, address, an identification number such as your social security or taxpayer identification number, and for individuals, your date of birth. We are also required to verify the information you provide to us. This verification process may require you to provide us with supporting documentation that we deem appropriate. We may also seek to verify the information by other means. We reserve the right to request additional information and/or signatures from you from time to time. In all cases, the protection of our customer’s identity and confidentiality is our pledge to you.

## ***Notice of California right of married applicant to apply for separate account***

Credit applications for the obtainment of money, goods, labor or services shall clearly specify that the applicant, if married, may apply for a separate account.

## ***California Anti-Discrimination Disclosure***

Any appraisal of the property is required to be unbiased, objective, and not influenced by improper or illegal considerations, including, but not limited to, any of the following: race, color, religion (including religious dress, grooming practices, or both), gender (including, but not limited to, pregnancy, childbirth, breastfeeding, and related conditions, and gender identity and gender expression), sexual orientation, marital status, medical condition, military or veteran status, national origin (including language use and possession of a driver’s license issued to persons unable to provide their presence in the United States is authorized under federal law), source of income, ancestry, disability (mental and physical, including, but not limited to, HIV/AIDS status, cancer diagnosis, and genetic characteristics), genetic information, or age. If a buyer or seller believes that the appraisal has been influenced by any of the above factors, the seller or buyer can report this information to the lender or mortgage broker that retained the appraiser and may also file a complaint with the Bureau of Real Estate Appraisers at <https://www2.brea.ca.gov/complaint/> or call (916) 552-9000 for further information on how to file a complaint.

## ***Notice of Wisconsin Marital Property Law***

No provisions of a marital property agreement, a unilateral statement under Section 766.59, or a court decree under Section 766.70, adversely affects the interest of the creditor unless the creditor, prior to the time credit is granted, is furnished a copy of the agreement, statement or decree, or has knowledge of the adverse provision when the obligation to the creditor is incurred.

## ***Entity Borrower***

Any borrower who is not a natural person will be required to have a deposit account at lender prior to consummation of the Credit Line Account. You will be free to choose which of the eligible deposit account types to have and we recommend that you obtain advice from your tax, legal or estate planning advisor(s) regarding which type of deposit account best suits your needs. Lender does not provide tax, legal or estate planning advice.

# **Business Deposit Account Fees and Features**

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Guide to Your New  
Account

Citizens Bank, N.A.



# Welcome to Citizens

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We are pleased to provide you with this account information. This Business Deposit Account Fees and Features Guide is a companion brochure to the Business Deposit Account Agreement.

This guide provides you with information on minimum opening account balances, monthly maintenance fees, transaction limitations, combined balance information for relationship pricing, interest rate and Annual Percentage Yield (APY) information, and other service fees that may apply. Please note that we may change the fees or balance requirements at any time with proper notice to you.

The Business Deposit Account Agreement contains the terms and conditions of your account as well as your rights and responsibilities regarding your account. You will also find our funds availability policy in the agreement.

Together, these two brochures constitute your account agreement with Citizens Bank, N.A. Please review them carefully. You may also wish to retain them for future reference.

If you have any questions about the information in these two brochures, please call us toll-free at 1-800-862-6200. Or, if you prefer, stop by your local branch.

**Thank you for your important relationship with us.  
We look forward to serving you.**

# Account Pricing

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## Clearly Better Business Checking®

Minimum to Open .....Any  
Monthly Maintenance Fee ..... None  
Additional Fees.....First 200 items (including checks deposited,  
paid, or cashed) per statement period: Free  
Each additional item: \$.50

## Business Advisor Checking®

Minimum Opening Deposit.....Any  
Monthly Maintenance Fee ..... \$25  
To Waive Fee ..... \$10,000 average daily balance  
or \$35,000 in combined balances  
Additional Fees.....First 500 items (including checks deposited,  
paid or cashed) per statement period: Free  
Each additional item: \$.30

## Citizens Analysis Business Checking

Minimum to Open .....Any  
Monthly Maintenance Fee ..... \$20<sup>1</sup>  
Additional Fees.....Per check or item paid per statement period: \$.20<sup>1</sup>  
Per item deposited per statement period: \$.17<sup>1</sup>  
Per deposit per statement period: \$.80<sup>1</sup>  
Additional pricing available upon request.  
Please see your Cash Management Representative for details.<sup>1</sup>

## Association Checking with Interest I

Minimum to Open .....Any  
Monthly Maintenance Fee ..... \$10  
To Waive Monthly Fee..... \$2,500 average daily balance  
Additional Fees.....First 200 items (including checks deposited,  
paid or cashed) per statement period: Free  
Each additional item: \$.50

## IOLTA Checking

Minimum to Open .....Any  
Monthly Maintenance Fee ..... None  
To Waive Monthly Fee..... None

## Savings Accounts

### Business Savings

Minimum to Open .....Any  
Monthly Maintenance Fee ..... \$4.99<sup>2</sup>  
Account will automatically receive a fee waiver on the first 4 Monthly  
Maintenance Fees.  
To Waive Monthly Fee.....\$500 minimum daily balance

## Money Market Accounts

### Business Money Market

Minimum to Open .....Any  
Monthly Maintenance Fee ..... \$9.99  
To Waive Monthly Fee..... \$2,500 minimum daily balance

# Account Pricing *(cont'd)*

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## Certificates of Deposit

### **Certificate of Deposit (CD)**

Minimum to Open ..... \$1,000

### **CD with Monthly Interest Disbursement by Check or Transfer**

Minimum to Open ..... \$5,000

### **Penalty for Early Withdrawal**

Original maturity of less than one year ..... \$50 transaction penalty  
plus the greater of 90 calendar days' interest  
on the amount withdrawn or half the remaining  
interest to be earned on the withdrawn amount.

Original maturity of one year or more ..... \$50 transaction penalty  
plus the greater of 180 calendar days' interest  
on the withdrawn amount or half the remaining interest  
to be earned on the withdrawn amount.

We will, under certain circumstances, waive these early withdrawal penalties in our sole discretion or as otherwise required by law (for example, upon the death of an account owner or when any account owner is determined to be legally incompetent by a court or other administrative body of competent jurisdiction).

# Definitions

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**Relationship Pricing:** The eligible balances in other linked business savings, select business checking accounts, business loans or business lines of credit can be included in combined balances to help waive the monthly maintenance fee. If you link additional Business Advisor Checking accounts to your primary Business Advisor Checking you must maintain an average daily balance of \$10,000 in each statement period to have the Monthly Maintenance Fee waived for each additional Business Advisor Checking account. The additional linked Business Advisor Checking accounts are not eligible for a fee waiver based on combined balances. Accounts that can be linked for Business Advisor Checking account relationship pricing include Business Savings, Business Money Market, IOLTA Checking, business Certificates of Deposit, eligible business loans and lines of credit, and any business Overdraft Line of Credit. To determine eligibility for relationship pricing, please tell us which accounts you wish to link. Linked account balances will appear in the relationship account summary section of your monthly checking account statement.

**Combined Statements:** To avoid receiving multiple statements, you can combine eligible accounts with your business checking account so you receive a single combined statement every month. Accounts that can be combined are additional business checking accounts (including any checks), business savings accounts, business money market accounts, business Overdraft Lines of Credit, and business Certificates of Deposit (CD).

**Monthly Combined Business Balances** are used to determine if a Business Advisor Checking monthly maintenance fee is to be waived. We calculate an average daily balance by adding the daily balances in each eligible linked accounts from the date on your previous statement up to the day before your current statement date, then dividing by the number of days in this cycle. The average daily balances are then added together, resulting in your monthly combined business balance.

**Average Daily Balance** is calculated by adding the daily balances in the account and dividing by the number of days in the statement period.

# Definitions *(cont'd)*

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**Minimum Daily Balance** is the balance (collected and uncollected) in the account each day.

**Collected Balances:** Funds are considered collected on the day the bank receives credit. We pay interest on collected balances.

**Available Balances:** We consider funds available or unavailable based on our funds availability policy outlined in your Business Deposit Account Agreement. We allow withdrawals of funds deposited based on this policy.

**Earnings Credit** may offset some of the fees listed for analyzed accounts. Your earnings credit is calculated by applying the periodic earnings credit rate to the investable balance in the account for the period. The period used is the monthly statement cycle. The investable balance is the available balance less reserves. The periodic earnings credit rate applies to various balance tiers, and is established at the Bank's discretion and may be changed at any time. Refer to the Other Fees section of this guide for a description of miscellaneous fees that may apply to analyzed accounts. Earnings credit does not apply to interest-bearing accounts.

**Overdraft Fees and Returned Items Fees:** We determine during each business day whether or not your account contains sufficient available funds to pay an item (for example, a check, in-person withdrawal from a teller, ATM withdrawal, point-of-sale purchase, or any other paper or electronic item drawn on your account). If we determine that your account has insufficient or unavailable funds to pay an item, we have the right to take the following actions without prior notice to you:

- **return** the item,
- **decline** the item, or
- **pay** the item and create an overdraft in your account.

We are under no obligation to pay an item and create an overdraft. Our honoring of one or more overdrafts does not obligate us to honor any future overdrafts, and you should not rely on us to honor an overdraft even if we have done so in the past.

When any item is presented where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item.

- If we pay the item, such as a check or ATM withdrawal or debit card transaction, we will charge an Overdraft Fee.
- If we return the item such as a check (including other items using your checking account number), an online or automatic bill payment, or a preauthorized debit item, we will charge a Returned Item Fee.

# Definitions *(cont'd)*

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We may impose a fee for each such item that we return or pay. As a result, more than one fee may be imposed on you each day, depending upon the number of such items that we return or pay.

Per Item Fees:

Overdraft Fee ..... \$39 per item paid  
Returned Item Fee ..... \$39 per item returned

**Sustained Overdraft Fee:** If your account remains overdrawn for 4 consecutive business days, on the 5<sup>th</sup> day we will charge a Sustained Overdraft Fee of \$30.00. An additional \$30.00 fee will be charged on the 8<sup>th</sup> business day if your account remains overdrawn for 7 consecutive business days, and on the 11<sup>th</sup> business day if your account remains overdrawn for 10 consecutive business days, up to a total of \$90.00

Sustained Overdraft Fee ..... \$30.00

The following accounts are exempt from Sustained Overdraft Fees: Business Advisor Checking, Citizens Analysis Business Checking, Association Checking with Interest I and IOLTA Checking.

Citizens Analysis Business Checking customers with analyzed accounts may have this fee offset by earnings credit.

**Overdraft Plans:** If you have an Overdraft Plan — Savings Overdraft Transfer or Overdraft Line of Credit — transactions that would create an overdraft on your account may be honored in accordance with our Overdraft Plan Agreement(s) with you. We will transfer available funds from a savings account or an Overdraft Line of Credit. Transfer Fees will be charged to your checking account on the business day following the transfer.

Savings Overdraft Transfers are included in the six transfers and pre-authorized debits allowed from savings accounts per calendar month. Please refer to your Business Deposit Account Agreement for more details on Withdrawal Limitations. Please see the Other Fees section of this guide for Overdraft Plan annual and transfer fee amounts.

**Checking Dormant Account Fee:** A fee will be assessed on your checking account if there is no transaction activity by account owner(s) for one year or more. Thereafter, each month that the account has no transaction activity by its account owner an additional will be assessed.

**Money Market and Savings Dormant Account Fee:** A fee will be assessed on your money market or savings account if there is no transaction activity by account owner(s) for two years or more.

# Definitions *(cont'd)*

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Thereafter, each month that the account has no transaction activity by its owner an additional fee will be assessed.

**Escheatment Servicing Fee:** A fee is assessed for the servicing of accounts that qualify for escheatment (delivery of funds to the state of the account's address on file). An account qualifies for escheatment when it has been inactive for the period of time specified under state law to be considered abandoned. This fee is not imposed where prohibited by state law.

# Account Features

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## Interest Rate Information

Your interest rate and APY may change. At our discretion, we may change the interest rate on your account every day. For your CD account, you will be paid the disclosed interest rate and APY until the original maturity date of your account, unless your CD account has the promotional Choice feature. Please see the CD section of your Business Deposit Account Agreement for a description of the Choice feature. If you close an interest-bearing checking, savings, money market or CD account before interest is credited, you will receive the accrued interest.

Interest begins to accrue on cash deposits you make in person and on electronic direct deposits on the day you make the deposit. If you make the deposit in person to one of our employees at one of our branch offices on a business day (or before 10:00 p.m. at one of our ATMs), we will consider that day to be the day of your deposit. However, if you make a cash deposit in person to one of our employees at one of our branch offices on a non-business day (or after 10:00 p.m. at one of our ATMs), we will consider that the deposit was made on the next business day we are open.

Interest begins to accrue on the business day you deposit checks drawn on Citizens Bank N.A. and no later than the business day we receive credit for all other non-cash deposits. For CD accounts, interest begins to accrue on the business day you deposit non-cash items.

We use the daily balance method to calculate interest on your account. This method applies a daily periodic rate to the collected balance in any interest-bearing checking, savings or money market account each day. The interest rate and APY will vary depending on the collected daily balance in your account. For CD accounts, we apply the daily periodic rate to the ledger balance to calculate interest on your account.

# Account Features *(cont'd)*

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## **Minimum Balance to Obtain APY Disclosed**

You will earn the interest rate and APY disclosed for your CD account if you have a daily ledger balance of at least \$.01. All other interest-bearing accounts earn the interest rate and APY disclosed based on the collected daily balance as described in the Interest Rate Information section of this guide.

## **Interest Compounding and Crediting Frequency**

Except as otherwise provided in this section, interest on your account will compound monthly. Interest is credited on your interest-bearing checking and money market accounts on the day the account statement is produced each month. Interest is credited on all other savings accounts on the last business day of the month. Interest is credited on your interest-bearing checking, savings or money market accounts included in a combined statement on the day the combined statement is produced each month.

Interest is credited on your other savings accounts, including your Business Savings accounts, on the last business day of the month. Interest is credited on your interest-bearing checking, savings or money market accounts included in a combined statement on the day the combined statement is produced each month. Interest on your CD accounts is credited on the monthly anniversary date of your account or on a date you have chosen at account opening. If you have elected to have the interest on your CD accounts disbursed, interest does not compound on your CD accounts. Interest on your IOLTA and IORETA Checking accounts does not compound; interest is credited to your account on the day your statement is produced each month and then transferred to your state bar association (IOLTA) or other appropriate agency (IORETA) based upon the agency's requested distribution schedule.

# Other Fees

Audit Confirmation.....	\$35 <sup>1</sup>
Automated Clearing House (ACH) Services	
Citizens Analysis Business Checking	
Per Credit or Debit Item Received.....	\$.20 <sup>1</sup>
ACH FEDI Details (phone assisted) .....	\$30/per item
Check Orders, Deposit Tickets, Depository Bags and Related Supplies.....	Price varies
Coin and Currency	
The coin and currency statement cycle for business accounts begins and ends one day before the checking account statement cycle.	
Clearly Better Business Checking, Association Checking with Interest I	
\$2.50 per \$1,000 coin and currency deposited or provided over \$5,000 per coin and currency statement cycle	
\$.09 per roll over 10 per coin and currency statement cycle	
Business Advisor Checking .....	\$2.50 per \$1,000 coin and currency deposited or provided over \$20,000 per coin and currency statement cycle
\$.09 per roll over 50 per coin and currency statement cycle	
Citizens Analysis Business Checking.....	\$2.50 per \$1,000 coin and currency deposited, \$.50 per \$1,000 currency furnished, \$.12 per roll of coin
Collection (outgoing, incoming or domestic) .....	\$25 <sup>3</sup>
Copies (checks, deposit tickets, withdrawal slips or document other than statement) .....	\$6 per copy
Statement (including duplicate / interim) .....	\$6 per copy <sup>1</sup>
Statement (including statement reproduction) .....	\$6
Coupon Collection (including Bearer Bond coupons)	
Redemption.....	\$10 per envelope
Coupons returned unpaid.....	\$20 per coupon
CPA Confirmation .....	Free
Debit Cards and ATM Cards	
Citizens ATMs — withdrawals, transfers, balance inquiries .....	Free
Non-Citizens ATMs — for each withdrawal, transfer, balance inquiry, mini-statement.....	\$3
Debit Card and ATM Card Reissue (Standard).....	Free
Debit Card and ATM Card Reissue (Overnight) .....	\$12
Foreign Transaction Fees <sup>11</sup> 3% of the value of transactions made outside the United States and U.S. Territories.	
Dormant Account Fees	
Checking .....	\$10 initial fee after one year of inactivity; then \$5 per month
Money Market / Saving.....	\$10 initial fee after two years or more of inactivity; then \$5 per month
<b>Excessive Transaction Fee</b> (applies to all Money Market accounts.)	
For each transaction (checks, telephone, online and preauthorized transfers) over 6 or each check or check item over 3 or a combination per statement period .....	\$15
<b>Excessive Transaction Fee</b> (applies to all Business Savings accounts)	
For each transaction (telephone, online, preauthorized, and automatic transfers/ withdrawals) over 6 per calendar month .....	\$15
Transfers made from Savings Overdraft Transfer Plans are included in limited transactions, but are not subject to the Excessive Transaction Fee.	
Escheatment Servicing Fee.....	\$50 or remaining account balance, whichever is less

# Other Fees *(cont'd)*

## International Services

Courier Charge for Collection Items .....	\$50
Foreign Check for Collection (in USD outside Canada) .....	\$50
Foreign Check for Collection (Minimum check amount \$1,000 USD) .....	\$50 <sup>4</sup>
Foreign Check for Collection (USD/Canadian Dollar fund < \$100,000 face value drawn on Canada) .....	\$30
Foreign Check Returned.....	\$25 <sup>5</sup>
Foreign Currency Exchange	
Customer .....	\$15
Non-customer.....	\$20
Foreign Drafts.....	\$25
Foreign Draft Cancellations.....	\$35

## Legal Process Fees

### Attachment / Bank Execution / Garnishment

Tax Levy / Court Order .....	\$125
Letters of Reference .....	\$10
List Post Service .....	\$10 per month per account <sup>1</sup>
Money Order or Replacement of Money Order .....	\$5

### Maintaining Dual / Multiple Signatures

Analyzed Accounts Only — IOLTA Checking, Citizens Analysis Business Checking, Dual Signature Service.....	\$35 <sup>1</sup> per month
Non-Analyzed Accounts Only — Clearly Better Business Checking, Business Advisor Checking, Association Checking with Interest I	
Maintaining Dual / Multiple Signatures .....	\$0 per month
For these non-analyzed accounts, the dual signature lines are solely for your convenience and internal control purposes only.	

Notary Service.....	Free
Official Check (including replacement) .....	\$10
Online Banking / Bill Pay.....	Free
Outgoing Transfer .....	\$3

Online Banking Access using Quicken® or Quickbooks®.....	\$9.95 per month <sup>6</sup>
Online Banking Access and Bill Payment using Quicken® or Quickbooks®.....	\$14.95 per month <sup>6</sup>

## Overdraft Plans

Savings Overdraft Transfer Plan <sup>9</sup> .....	\$12 Transfer Fee per day for each day a transfer(s) occurs
Overdraft Line of Credit Plan <sup>10</sup> .....	\$12 Transfer Fee per day for each day a transfer(s) occurs. \$30 Annual Fee. Interest on outstanding balances.

## Overdraft / Returned Item / Sustained Overdraft Fees

Fee per item (check, in-person withdrawal, ATM withdrawal, POS transaction, or other paper, electronic, or type of transaction or debit)	
Overdraft Fee.....	\$39 per item paid
Returned Item Fee .....	\$39 per item returned
Sustained Overdraft Fee .....	\$30 after days 4,7 and 10 overdrawn, up to a total of \$90

Real-time Payment (RTP) per Credit Received Fee .....	\$1.00 (may be offset by earnings credit for analyzed accounts).
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Rejected Check .....	\$1 <sup>1</sup>
Reconciliation .....	\$25 per request
Research.....	\$30 per hour <sup>1,7</sup>
Returned Deposited / Cashed Item .....	\$20 <sup>1</sup>
Redeposited Item .....	\$6.25 <sup>1</sup>

## Safe Deposit (where available)

Annual Rental Fee .....	varies by box size <sup>8</sup>
Inventory .....	\$50 per hour; \$25 minimum
Key Replacement.....	\$25

# Other Fees *(cont'd)*

Drilling.....	\$150
Late Fee.....	\$10
Payment Collection Processing Fee (assessed if more than 60 days past due).....	\$15
Signature Guarantee (customer).....	Free
Statement Delivery Service Charges: Clearly Better Business Checking	
Paperless eStatement.....	Free
Paper Statement .....	\$3 per statement period
Stop Payment (including through Bill Pay).....	\$35 <sup>1</sup>
Telephone Transfer.....	Free
Wire Transfer Fees	
Citizens Analysis Business Checking (Analyzed):	
Domestic Incoming (notice by mail) .....	\$12.50
Domestic Outgoing.....	\$20
Domestic Outgoing (repetitive) .....	\$30
Interbank (book transfer) .....	\$7.50
Foreign Incoming USD.....	\$15
Foreign Incoming Foreign Currency .....	\$10
Foreign Outgoing USD (non-repetitive) .....	\$35
Foreign Outgoing USD (repetitive).....	\$30
Foreign Outgoing Foreign Currency (non-repetitive) .....	\$30
Foreign Outgoing Foreign Currency (repetitive) .....	\$20
Wire FX Detail & Verification.....	\$15
Outgoing (officer assisted) .....	\$100
Business Advisor Checking, Clearly Better Business Checking and all other	
Non-analyzed Business Accounts	
Domestic Incoming (notice by mail) .....	\$18
Domestic Incoming (notice by phone) .....	\$28
Domestic Incoming (notice by fax) .....	\$26
Domestic Incoming Repair (notice by mail) .....	\$21
Domestic Incoming Repair (notice by phone) .....	\$31
Domestic Incoming Repair (notice by fax) .....	\$29
Domestic Outgoing.....	\$30
Domestic Outgoing (repetitive).....	\$18
Foreign Incoming USD.....	\$12
Foreign Incoming Foreign Currency .....	\$10
Foreign Outgoing USD .....	\$35
Foreign Outgoing USD (repetitive).....	\$22.50
Foreign Outgoing Foreign Currency .....	\$10
Foreign Outgoing Foreign Currency (repetitive) .....	\$8
Interbank (book transfer) .....	\$5
Outgoing (officer assisted) .....	\$100

# Other Fees *(cont'd)*

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## Footnotes

- 1 May be offset by earnings credit for analyzed accounts.
- 2 Waived if linked Business Advisor Checking account monthly combined balance requirement is met.
- 3 Third party charges may apply.
- 4 Varies based on amount and country of origin. Delayed funds availability may apply.
- 5 Unique return policies apply. Foreign bank return item fees, which can vary, may also apply.
- 6 Quicken and QuickBooks are registered trademarks of Intuit, Inc.
- 7 Waived when you request a single copy of a check, document or statement. No charge in the event of a bank error.
- 8 Additional information disclosed in the Agreement of the Safe Deposit Agreement
- 9 Savings Overdraft Transfers are included in the six transfers and pre-authorized debits allowed from savings accounts per calendar month. Please refer to your Business Deposit Account Agreement for more details on Withdrawal Limitations.
- 10 Waived for Business Advisor Checking accounts. Credit approval required.
- 11 The foreign transaction fee amount consists of (1) 2% transaction fee of any Debit Card purchase amount, non-PIN purchase amount or withdrawal amount and (2) related network fees.

Citizens reserves the right, on a negotiated basis, to charge accounts which have unusual activity or require special processing.

All business accounts are subject to miscellaneous fees as indicated in this booklet which will be charged to and deducted from the account balance as incurred. Certain miscellaneous fee waivers may apply to Business Advisor Checking Accounts.



**Thank you for banking with us.**

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# Addendum to Business Deposit Disclosures

This addendum amends the Business Deposit Account Agreement and the Business Deposit Accounts Fees and Features Guide for Citizens (a brand name of Citizens Bank, N.A.) which may be referred to herein as Citizens. As used in this Addendum, the words “you” and “your” individually and collectively mean any and all account holder(s) maintaining an account with Citizens and anyone else with the authority to deposit, withdraw, or exercise control over funds in the account; as well as any person, partnership, corporation, association, limited liability company or other business entity maintaining an account with Citizens. The Deposit Disclosures provided to you at account opening are amended to include and incorporate by reference each section that is mentioned below.

## Changes applicable to the Business Deposit Accounts Fees and Features Guides

**Definitions, page 4 - 5. Overdraft Fees and Returned Items Fees.** The following fees are updated as follows: Overdraft Fee: replace \$39 per item paid with \$35 per item paid, Returned Item Fee: replace \$39 per item paid with \$35 per item returned. The following sentence is being added below Returned Item Fee: 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.

**Definitions, page 4 - 5. Overdraft Fees and Returned Items Fee.** The following information is added as a new row under Per Item Fees, Returned Item Fee: Overdraft Pass.....\$0.

No Overdraft Fee will be charged on any overdraft item of \$5 or less (\$10 or less for Business Advisor Checking®) or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less (\$10 or less for Business Advisor Checking).

**Definitions, page 4 - 5. Overdraft Fees and Returned Items Fees.** The following sentence is added to the end of the last paragraph: “If multiple attempts are made to submit a returned item for payment, multiple fees may be charged to you.”

**Definitions, page 5. Overdraft Plans.** The 2nd paragraph is deleted in entirety.

**Account Features, page 7. Interest Rate Information, 2nd paragraph.** All references to “10:00 p.m.” are replaced with “10:00 p.m. Eastern time”.

**Other Fees, page 9. Collection (outgoing, incoming or domestic) \$25** This line item is deleted in entirety.

**Other Fees, page 9. CPA Confirmation** Footnote 3 is added as third party charges may apply.

**Other Fees, page 9. Debit Cards and ATM Cards**

“Non-Citizens ATMs- for each withdrawal, transfer, balance inquiry, mini-statement ...\$3” is deleted and replaced with:

Non-Citizens ATMs-

For each withdrawal.....	\$3
For each transfer .....	\$3
For each balance inquiry .....	\$3
For each mini-statement (where available).....	\$3

Other ATM owners, domestic or foreign, may charge you additional fees for use of their machines.

Foreign Transaction Fees is replaced with Foreign Currency Fees.

**Other Fees, page 9. Copies**

Effective January 1, 2024, all \$6 copy fees are deleted in entirety.

**Other Fees, page 9.**

The following 2 fees are deleted in entirety as these accounts no longer have an excessive transaction fee:

**Other Fees, page 10. International Services**

Foreign Check for Collection section replaces ‘(in USD outside Canada)’ with ‘(USD equivalent of \$100,000 or more)<sup>4</sup>.’

Foreign Check for Collection (Minimum check amount \$1,000 USD).....\$50<sup>4</sup> line item is deleted in entirety.

Footnote 4 is added to ‘Foreign Check for Collection (USD/Canadian Dollar fund < \$100,000 face value drawn on Canada)’.

**Excessive Transaction Fee** (applies to all Money Market accounts.)

**Excessive Transaction Fee** (applies to all Business Savings accounts.)

**Other Fees, page 10. List Post Services** This line item is deleted in entirety.

**Other Fees, page 10. Maintaining Dual/Multiple Signatures**

Analyzed Accounts Only — IOLTA Checking and Citizens Analysis Business Checking:

Effective August 23, 2021 Dual Signature Service is \$35<sup>1</sup> per month.

**Other Fees, page 10.**

**Online Banking/Bill Pay** The Outgoing Transfer Fee is deleted in entirety.

**Online Banking Access using Quicken® or Quickbooks®** This line item is deleted in entirety as service is no longer available.

**Online Banking Access and Bill Payment using Quicken® or Quickbooks®** This line item is deleted in entirety as no longer available.

**Other Fees, page 10. Overdraft Plans**

**Savings Overdraft Transfer Plan** The Savings Overdraft Transfer Plan Transfer Fee is deleted in entirety.

**Overdraft Line of Credit Plan** This section is deleted in entirety and replaced with: \$12 Transfer Fee per day for each day a transfer occurs. \$30 Annual Fee, Interest on outstanding balances.

No Transfer Fee will be charged for any day in which all overdraft transactions are \$5 or less (\$10 or less for Business Advisor Checking®) or the overdraft plan transfer is for \$5 or less (\$10 or less for Business Advisor Checking®) – Business Overdraft Pass.

**Other Fees, page 10. Overdraft/Returned Item/Sustained Overdraft Fees**

**Overdraft Fee** Replace \$39 per item paid with \$35 per item paid.<sup>12</sup>

**The following information is added as a new row under Overdraft Fee:**

Overdraft Pass.....\$0.

No Overdraft Fee will be charged on any overdraft item of \$5 or less (\$10 or less for Business Advisor Checking®) or when your account is overdrawn and the total overdrawn amount at the end of the same business day is \$5 or less (\$10 or less for Business Advisor Checking®).

**Returned Item Fee** Replace \$39 per item returned with \$35 per item returned.<sup>12</sup>

**Other Fees, page 10. Research** Effective January 1, 2024, this fee is deleted in entirety.

**Other Fees page 10. Returned Deposited/Cashed Item** Effective March 28, 2023, the Returned Cashed Item fee is deleted in entirety. The Returned Deposited Item fee remains \$20.

**Other Fees page 10. Redeposited Item** The fee remains at \$6.25.

**Other Fees page 10. Safe Deposit (where available)** This section, which includes 6 line items of fees, is deleted in entirety.

**Other Fees, page 10. International Services**

The below are deleted in entirety as the service is no longer available:

Foreign Drafts.....	\$25
Foreign Draft Cancellations.....	\$35

**Other Fees, page 11.**

**Wire Transfer Fees**

Citizens Analysis Business Checking (Analyzed): Footnote 1 is added to this section.

Business Advisor Checking, Clearly Better Business Checking and all other Non-analyzed Business Accounts:

Effective October 1, 2021, the fee table is deleted in entirety and replaced with:

Domestic Incoming.....	\$18
Domestic Outgoing.....	\$30
Domestic Outgoing (repetitive) .....	\$18
Foreign Incoming USD.....	\$12
Foreign Incoming Foreign Currency.....	\$10
Foreign Outgoing USD.....	\$40
Foreign Outgoing USD (repetitive) .....	\$22.50
Foreign Outgoing Foreign Currency.....	\$15
Foreign Outgoing Foreign Currency (repetitive).....	\$7.50
Interbank (book transfer).....	\$5
Outgoing (officer assisted) .....	\$100

**Additional Wire Services and Fees (Applies to Business Advisor Checking, Clearly Better Business Checking and all other Non-analyzed and Analyzed Business Accounts):**

Incoming wire notification by phone.....	\$10
Incoming/Outgoing wire notification by fax.....	\$8
Incoming wire Repair .....	\$3

**Footnotes, page 12.** Footnotes 3, 6, 8 and 9 are deleted in entirety. Footnote 12 is added “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.” Footnote 11 replaces foreign transaction fee with foreign currency fee and the 2% transaction fee with 1.9% transaction fee.

**Cash Flow Essentials:**

The following outgoing wire fees apply to those Business Advisor Checking, Clearly Better Business Checking, Association Checking with Interest, Business Green Checking, Business Savings and Business Partners Money Market accounts enrolled in Cash Flow Essentials:

Domestic Outgoing.....	\$10
Foreign Outgoing USD.....	\$25
Foreign Outgoing Foreign Currency.....	\$10
Interbank (book transfer).....	\$5

## Changes applicable to the Business Deposit Account Agreement

**Effective January 1, 2024, all references to “Research Fees” and “Fees for account research” are removed as there is no longer a fee for account research.**

**Section IV: Withdrawal From Your Account, Section A: Withdrawals, page 11.**

“Variable Rate Savings” is deleted from the list of products in paragraph 3.

**Section IV: Withdrawal From Your Account, Section B: Savings and Money Market Accounts, page 11-12.**

Section B is deleted in entirety and replaced with the following:

**B. Money Market Accounts.** You may make unlimited withdrawals or transfers from your money market accounts to one of your other accounts in person at one of our branch offices or at one of our ATMs if we have issued you a card that can access your account, provided that your other account accepts such transfers. However, we limit your ability to make transfers and withdrawals from your money market accounts to one of your other accounts or to third parties by preauthorized, automatic, personal computer (including online banking or bill payment services) or telephone transfer (including facsimile transmission) to six per statement period. If you exceed these limits three times or more during any 12 consecutive statement period on your money market account, we will, transfer the funds in your money market account to a checking account that does not pay interest. We may, however, transfer your funds sooner if you significantly exceed these transfer limits in any one statement period. Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades.

**Section V: Business Debit Card and Business ATM Card Transactions, pages 15.**

**A. ATM Transactions**

The first two sentences are removed in entirety and replaced with the following:

You may use your Citizens Mastercard® Business Debit Card and your PIN at any ATM displaying our name or at any ATM displaying the STAR®, Cirrus®, AFFN, NYCE® and Mastercard® symbols and other electronic banking machines or devices that may be approved by us from time to time. You may also use your Debit Card wherever Mastercard is accepted.

**Effective February 3, 2025, all references to Pulse® are removed, page 15.**

**Subsection C added the following sentence:** Transfers may be unavailable from time to time, including due to scheduled or unscheduled maintenance, security and upgrades;

**Subsection G is added to Section V:**

**G. ATM Safety**

For your safety when using an ATM, please remember the following tips:

- Be aware of your surroundings, particularly at night, and go to another ATM or return later if you notice anything suspicious at the ATM.
- Consider having someone accompany you when using an ATM at night.
- Close the entry door completely upon entering and exiting any ATM facility.
- Do not permit any unknown persons to enter any ATM facility after regular banking hours.
- The activity of the ATM facility may be recorded by a surveillance camera or cameras.
- Refrain from displaying cash and put it away securely on your person as soon as your transaction is completed and before exiting any ATM facility. Wait to count it at a secure location like a car or at home.
- Report all crimes concerning ATMs to local law enforcement officials and/or the operator of the ATM facility.

Direct complaints concerning ATM security to the operator of the ATM facility. If the ATM facility is located in New Jersey, you may call the Department of Banking at (609) 292-7272. If the ATM facility is located in New York, you may call the New York Department of Financial Services Consumer Services Hotline at 1-800-342-3736.

**Section E: Foreign Transactions on your Debit Card or ATM Card, page 17.**

Replaces foreign transaction fee with foreign currency fee.

**Section VI: Funds Availability Disclosure, page 19.**

**Section A: Your Ability to Withdraw Funds from your Account -Special Rules:**

All references to “10:00 PM local time” are replaced with “10:00 PM Eastern time.”

Removed sentence: “If there is a delay, due to non-Citizens check deposits, the first \$200 of your total daily deposits will be available the next business day.”

**Section B: Longer Delays May Apply**

All references to \$200 are replaced with \$275

All references to \$5,000 are replaced with \$6,725

**Section C: Special Rules for New Accounts**

All references to \$200 are replaced with \$275

All references to \$5,000 are replaced with \$6,725

The 4th and 5th sentences in paragraph 1 of Section C are deleted and replaced with “Funds from electronic direct deposits to your account, wire transfers and cash deposits will be available on the same day we receive the deposit. Funds from the first \$6,725 of a day’s total deposits of cashier’s, certified, teller’s, traveler’s, and federal, state and local government checks will be available on the next Business day after the day of your deposit if the deposit meets certain conditions.”

**Section VIII: Insufficient Funds, Overdrafts and Returned Items, page 24.**

**2nd Paragraph**

The following sentence is added to the end of the paragraph 2, “Our decision to authorize or decline a debit or ATM transaction will include using a dynamic limit, based on algorithms, or a set of rules, that weigh numerous variables and customer behaviors. This limit may change daily and may be suspended or reduced to zero, at our discretion, when eligibility criteria are no longer met.”

**3rd Paragraph**

This paragraph is deleted in entirety and replaced with, “When any item is presented to the bank for settlement where there are insufficient available funds to pay the item, we can charge you a fee, depending upon whether or not we pay the item or return the item.

**4th Paragraph**

The following sentence is added to the end of paragraph 4, “If multiple attempts are made to submit a returned item for payment, multiple fees may be charged to you.”

**Section XII: Account Statements, page 30, Section B. Your Responsibility to Review Your Transactions.**

Added a fifth sentence in the first paragraph: “In addition, if the same wrongdoer(s) is responsible for more than one unauthorized transaction; we are not liable to you for the additional transactions if you fail to notify us within this 30 calendar day period for the statement containing information about the first unauthorized transaction.”

**Section XIII: Account Restrictions; Closing Your Account, page 32, Subsection D. Disputes**

This section is deleted in entirety and replaced with:

**D. Resolving Disputes.** Your account may become involved in an actual or potential claim, legal dispute, or legal process (for example, trustee process, attachment, levy or garnishment). For the purpose of this section, we refer to such controversies or claims as disputes. In such instances, we may refuse to allow any transactions on your account until the claim is released or we are notified by the proper persons or authorities that the dispute has been resolved. In processing a dispute, we may restrict access to all or a portion of funds in your account by holding or setting aside funds subject to the dispute. For disputes where funds are removed from your account and set aside, you agree that we are not required to pay interest and you shall not be entitled to receive interest on funds set aside. These funds will not be considered as part of your combined balances when we determine account fees and rates.

You agree that we will not be liable to you for making a legally required payment to a third party involved in a dispute even if such payment leaves insufficient available funds in your account to cover any outstanding checks drawn on your account. You agree that unless specifically required to by law, we will have no obligation to assert a claim or raise a legal defense processing the dispute against the appropriate party and that if you believe all or a portion of your funds are exempt from, or should not be subject to a dispute, that it is your responsibility to do so.

We may take action in connection with a dispute as we may determine to be appropriate and required by applicable law. We will, to the extent required by applicable law, notify you in writing whenever we are notified of a dispute and place such restrictions on your account.

We may charge against or deduct from your account without prior notice to you, or otherwise bill you directly, an amount representing our expenses incurred in responding to or processing a dispute, including, without limitation, attorneys' fees, and litigation costs, as permitted by applicable law. In addition, you agree that we may assess and debit from your account any applicable fees set forth in the Business Deposit Account Fees and Features Guide that may be assessed as a result of the dispute in accordance with applicable law regardless of whether the dispute is subsequently revoked, vacated, or released.

**Section XIV: Other Legal Matters, beginning on page 36, Subsection K is added:**

**K. Special Provisions for Pass-Through Accounts.** If you have opened a deposit account on behalf of the beneficial owner(s) of the funds in the account (for example, as a trustee, agent, nominee, guardian, executor, custodian or funds held in some other capacity for the benefit of others), those beneficial owners may be eligible for "pass-through" insurance from the FDIC. This means the account could qualify for more than the standard maximum deposit insurance amount (currently \$250,000 per depositor in the same ownership capacity). If the account has transactional features, you as the account holder must be able to provide a record of the interests of the beneficial owner(s) in accordance with the FDIC's requirements as specified below. The FDIC has published a guide that describes the process to follow and the information you will need to provide in the event Citizens fails. That information can be accessed on the FDIC's website at [www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html](http://www.fdic.gov/deposit/deposits/brokers/part-370-appendix.html).

In addition, the FDIC published an Addendum to the guide, section VIII, which is a good resource to understand the FDIC's alternative record-keeping requirements for pass-through insurance. The Addendum sets forth the expectations of the FDIC for pass-through insurance coverage of any deposit accounts, including those with transactional features. The Addendum will provide information regarding the records you keep on the beneficial owners of the funds, identifying information for those owners, and the format in which to provide the records to the FDIC upon bank failure. You must be able to provide this information in a timely manner in order to receive payment for the insured amount of pass-through deposit insurance coverage as soon as possible. You have the opportunity to validate the capability to deliver the required information in the appropriate format, so that a timely calculation of deposit insurance coverage can be made; for further instructions relating to this opportunity, email [Part370Insurance@citizensbank.com](mailto:Part370Insurance@citizensbank.com) and state that you desire to test your ability to deliver the required information in the appropriate format.

You agree to cooperate fully with us and the FDIC in connection with determining the insured status of funds in such accounts at any time. In the event of a bank failure, you agree to provide the FDIC with the information described above in the required format within 24 hours of a bank failure. As soon as a receiver is appointed, a hold will be placed on your account and that hold will not be released until the FDIC determines that you have provided the necessary data to enable the FDIC to calculate the deposit insurance. You understand and agree that your failure to provide the necessary data to the FDIC may result in a delay in receipt of insured funds and may result in legal claims against you from the beneficial owners of the funds in the account. If you do not provide the required data, your account may be held or frozen until the information is received, which will cause a delay when the beneficial owners could receive funds. Despite other provisions in this Agreement, this section survives after a receiver is appointed for us, and the FDIC is considered a third party beneficiary of this section.

**Section XV ARBITRATION, page 40.**

**Section: Arbitration Costs**

The following sentence is deleted in entirety: "If there is a hearing, we will pay the fees and costs for the first day of that hearing."

**Section: Arbitration Award and Appeal**

The following sentence is updated: "The panel shall reconsider anew all factual and legal issues, following the same rules of procedure and decide by majority vote, based on the documents and arbitration record without a hearing."

**Effective February 29, 2024, the addition of the Notice of Rights for California Residents.**

The California Consumer Privacy Act requires us to provide certain information at or before our collection of personal information from California residents, including information about the categories of personal information (including sensitive personal information) we collect, the purposes for which we process or use such personal information, if we sell or share personal information, and how long we will retain personal information. This information, as well as additional information regarding our privacy practice, is available on our website, at [www.citizensbank.com/account-safeguards/privacy.aspx](http://www.citizensbank.com/account-safeguards/privacy.aspx).

## **Citizens Bank, N.A.**

### **Types of Lending Products Available:**

#### **Loans:**

Mortgage Loans  
Home Equity Loans  
Personal Loans  
Education Finance  
Business Loans

#### **Lines of Credit:**

Home Equity Lines  
Overdraft Lines  
Business Lines  
Credit Card Lines