

# A guide to your Student Checking account

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

Account Opening and Usage	Eligibility	At least one account owner must be under 25 years of age at account opening.
	Minimum deposit needed to open account	<b>Any amount</b>
	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.
	Earns Interest	<b>No</b>
	Citizens ATM Fees	<b>\$0</b>
	Non-Citizens ATM Fees	<b>\$0</b> Unlimited ATM transactions at other banks' ATMs with no ATM fee from us. ATM owners may charge you a fee.
	Stop Payment Fee	<b>\$35</b>
	Account Closing Fee	<b>\$0</b>
Overdraft Coverage	If your Available Balance is not enough to cover a withdrawal from your account:	Our Student Checking 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. This could happen if a purchase you make is approved for one amount, but the final charge is more than your available balance. For example, when you use your debit card at a restaurant and then add a tip. The final amount could result in a negative balance. If a transaction results in a negative balance on your account, we will not charge you an Overdraft Fee. You must bring your account to a positive balance as soon as possible to keep your account in good standing.
		You can set up an Overdraft Plan from a Savings account or Line of Credit to help prevent transactions from being declined or returned unpaid when you do not have sufficient available funds. Refer to Overdraft Plans within this document for further information.
	Overdraft Fee	<b>N/A</b>
	Returned Item	<b>\$0</b> Per check or automatic bill payment item returned if your account is overdrawn.

Overdraft Plans	Transfer available funds from a Savings Overdraft Transfer or an Overdraft Line of Credit to prevent overdrafts	\$0 Transfer Fee
		\$0 Annual Fee 21% Annual Percentage Rate (APR) on outstanding Overdraft Line of Credit balances.
Other Account Services	Checks	No charge for Exclusive Design, price varies for other designs. To order checks visit any branch, call 1-866-322-1350, or log in to Online Banking.
	Money Order	\$5
	Official Bank Check	\$10
	Foreign Currency Exchange	\$15
	Paper Statement	\$0 eStatements also available at no fee
Processing Policies	Funds Availability Policy (When funds deposited to your account are generally available)	<b>Immediately:</b> <b>Available for same day withdrawals</b> <ul style="list-style-type: none"> <li>• Cash deposited with a teller or at our ATM</li> <li>• Wire transfer</li> </ul>
		<b>At the close of the same business day:</b> <b>Available to pay checks and purchases that post to your account that night</b> <ul style="list-style-type: none"> <li>• Cash deposited at our ATM up to 10 PM Eastern time</li> <li>• Electronic direct deposit</li> <li>• Citizens check deposited with a teller any time or at our ATM up to 10 PM Eastern time</li> </ul>
		<b>The next business day:</b> <b>Available for next business day withdrawals, and to pay checks and purchases that post to your account the next night</b> <ul style="list-style-type: none"> <li>• Non-Citizens check, including a Federal Government check, deposited with a teller any time or at our ATM up to 10 PM Eastern time</li> </ul>
		<b>Special Rules</b> <ul style="list-style-type: none"> <li>• Longer delays may apply based on items deposited, account history or if you have recently opened your account with us. If there is a delay, due to non-Citizens check deposits, the first <b>\$275</b> of your total daily deposits will be available the <b>next business day</b>.</li> <li>• Longer delays may apply if, where available, you make a deposit at a non-Citizens ATM.</li> </ul>

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

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

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

## Dispute Resolution

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

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

