

A guide to your Citizens EverValue Checking[®] account

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

Account Opening and Usage	Minimum deposit needed to open account	Any amount
	Monthly Maintenance Fee	\$5
	Requirements to waive Monthly Maintenance Fee	This fee cannot be waived.
	Earns Interest	No
	Citizens ATM Fees	\$0
	Non-Citizens ATM Fees (Avoid this fee by using a Citizens ATM)	\$2.50 For each withdrawal, transfer, balance inquiry and each mini-statement (where available) when using another bank's ATM. The ATM owner may charge you additional fees.
	Stop Payment Fee	\$35
Account Closing Fee	\$0	
Overdraft Coverage	If your Available Balance is not enough to cover a withdrawal from your account:	Our Citizens EverValue 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 Citizens EverValue 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	N/A
Returned Item	\$0 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	Varies Price varies by quantity and style ordered. To order checks visit any branch, call 1-800-922-9999, or login to Online Banking.
	Money Order	\$1.50
	Official Bank Check	\$10
	Foreign Currency Exchange	\$15
	Paper Statement (Avoid this fee by enrolling in no fee eStatements)	\$2.00
Processing Policies	Funds Availability Policy (When funds deposited to your account are generally available)	Immediately: Available for same day withdrawals <ul style="list-style-type: none"> • Cash deposited with a teller or at our ATM • Wire transfer
		At the close of the same business day: Available to pay checks and purchases that post to your account that night <ul style="list-style-type: none"> • Cash deposited at our ATM up to 10 PM Eastern time • Electronic direct deposit • Citizens check deposited with a teller any time or at our ATM up to 10 PM Eastern time
		The next business day: Available for next business day withdrawals, and to pay checks and purchases that post to your account the next night <ul style="list-style-type: none"> • Non-Citizens check, including a Federal Government check, deposited with a teller any time or at our ATM up to 10 PM Eastern time
		Special Rules <ul style="list-style-type: none"> • 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 \$275 of your total daily deposits will be available the next business day. • Longer delays may apply if, where available, you make a deposit at a non-Citizens ATM.

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

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

Posting order	Transaction type	How they are posted
1 st	<ul style="list-style-type: none"> • Available deposits 	<ul style="list-style-type: none"> • Deposits are credited (added) as soon as they are “available.” • Availability varies depending on the type of deposit and where it was made. • For more information when your deposits become available see our website at www.citizensbank.com/overdraftchoices or refer to your Personal Deposit Account Agreement.
2 nd	<ul style="list-style-type: none"> • Overdraft Fees (per item charge if account is overdrawn) 	<ul style="list-style-type: none"> • Overdraft Fees are from the prior business day. • These withdrawals are processed in the order of highest-to-lowest dollar amount.
3 rd	<ul style="list-style-type: none"> • ATM withdrawals • Debit card transactions • Transactions executed by a teller in a branch (including cashed checks) • Account transfers 	<ul style="list-style-type: none"> • These withdrawals are all processed in the chronological order the transactions were conducted according to the date and time provided to us. • As a result, your prior day transactions will post before your current day transactions. • 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.
4 th	<ul style="list-style-type: none"> • Checks (other than those cashed at the teller) • ACH transactions • Online Banking payments • Pre-authorized Debits (e.g., recurring monthly payments) 	<ul style="list-style-type: none"> • These withdrawals are processed in the order of highest-to-lowest dollar amount.
5 th	<ul style="list-style-type: none"> • Miscellaneous adjustments (levies, deposit adjustments, garnishments, etc.) 	<ul style="list-style-type: none"> • These withdrawals are processed in the order of lowest-to-highest dollar amount.
6 th	<ul style="list-style-type: none"> • Charges for services provided including stop payment fees 	<ul style="list-style-type: none"> • These withdrawals are processed in the order of lowest-to-highest dollar amount.
7 th	<ul style="list-style-type: none"> • System generated transactions such as monthly maintenance fees and finance charges 	<ul style="list-style-type: none"> • These withdrawals are processed in the order generated by our system.

Posting Order

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.

