

Citizens Bank, N.A.

ATM / ITM Descriptions & Services

The Bank has both Owned and Branded ATMs in its network. Owned ATMs are machines owned and operated by Citizens Bank. These machines are either located at our branches or found remotely in and around the communities the Bank serves. Branded ATMs are those machines owned and operated by a third party but branded as Citizens Bank and free for Citizens Bank customers to use.

Citizens strives to meet the banking needs of the communities in which it operates by providing convenient and accessible services through its ATM network. One such service is “same day deposits”. Deposits made up to 10pm are considered “same day” and will be credited based on the customer disclosures. The Bank provides immediate availability on cash deposits made using an ATM. Regardless of ownership, all ATMs in the Bank’s network are voice guidance capable. This functionality allows any visually impaired consumer, not able to read or use the screen, to plug-in a headset and be walked through a transaction using just the tactile keypad.

Owned ATMs have a “Preferences” feature which allows the user to customize their interactions with the machines if they so choose. These preference settings include a frequent transaction menu as well as default language settings. Customers can currently choose their preferred language, either English, Spanish, Chinese, Portuguese, Russian and French.

Owned ATMs in the Bank’s network generally provide the following services:

- Accept cash and check deposits via Intelligent Deposit Machines (IDMs)
- Cash withdrawals
- Account transfers
- Mini statements showing the last 10 transactions on a linked account
- PIN changes
- Account balances to linked accounts
- Cash Advances (MC, Visa, Discover, and AMEX)
- Language Selection

Branded ATMs in the Bank’s network offer the following:

- Cash withdrawals
- Account transfers
- Account balances to linked accounts

ITMs (Interactive Teller Machine) - includes all traditional ATM functionality and provides an option to video chat with a bank colleague. These colleagues, referred to as Virtual Assistants (available Monday - Friday 9 AM -5 PM and Saturday 9 AM - 3 PM EST) can aid customers with select maintenance and monetary transactions that previously required in-branch interactions. Additional services include loan payments, credit card payments, debit card orders, check cashing, appointment scheduling, account type and address changes, check orders and other general account maintenance.

General Hours of ATM Services:

- Drive-Up: 24 hours, 7 days/week
- In-Store: Available during store operating hours
- Traditional: Interior - Available during branch hours
Exterior - 24 hours 7 days/week
- Remote: Available during operating hours of location
- Branded: Available during operating hours of location