

OPEN IMMEDIATELY - ACTION REQUIRED

Your Name Here
Your Address Here
City, State Zip

Notice: The State requires us to notify you that your property will be transferred to the State's Unclaimed Property Administrator if you don't contact us before August 6, 2025.

Dear Valued Customer,

According to our records, your account referenced below has been inactive for several years. Unclaimed property law requires us to transfer accounts/properties with no activity or customer contact for a certain number of years to the appropriate state (ordinarily, the state of your mailing address). This is known as escheatment.

Your Deposit Agreement and Fees and Features Guide describes the inactive account processing fee. This fee is assessed for our efforts to reactivate and / or escheat your account and is charged in addition to any applicable monthly dormant account fee. An inactive/escheatment fee of \$50 may apply to any account that has been inactive for 24 months or more. You can avoid this fee by contacting us within 30 days of the date of this notice.

To prevent the transfer of your account to the state, please review the information provided below, sign where indicated and return this letter to us in the envelope provided. If you prefer, you may also return the letter to any Citizens branch office.

If we do not receive a response, we will begin the process to escheat the account/property to the appropriate state, according to applicable law. If this property is remitted to the state, the owner or heirs may file a claim for the property with the state's administrator of unclaimed property.

If you have any questions, please contact us at 800-922-9999. You can also visit a Citizens branch office, where one of our representatives will be happy to assist you.

Thank you for banking with us.

Sincerely,

Payment Processing Escheat

| Account Number | Original Amount | Account Type | Last Transaction Date |
|-----------------------|------------------------|---------------------|------------------------------|
| XXXXX0000 | \$0.00 | Account Name | 01/01/2001 |

Signature: _____

Date: _____