

A guide to your One Deposit Savings from Citizens™ 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.

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| Account Opening and Usage | Minimum Deposit Needed to Open Your Account | Any amount |
| | Monthly Maintenance Fee | \$4.99 |
| | How to avoid the monthly maintenance fee each statement period | One Deposit Waived when at least 1 deposit is posted to your account before the end of your monthly maintenance fee period; OR \$200 Minimum Daily Balance is maintained To find your next monthly maintenance fee period, refer to your most recent statement. There is no minimum amount for your deposit. Deposits or transfers are accepted through our branches, ATMs, online and mobile banking, telephone banking, or electronically such as direct deposit or wire transfer. Fee is not assessed when any signer is under 25 or 65 or older. |
| | Earns Interest | Yes Interest rate is variable, may increase or decrease daily. |
| | Interest Compounding and Crediting Frequency | Interest is compounded monthly and credited on the last business day of the month. |
| | Citizens ATM Fees | \$0 |
| | Non-Citizens ATM Fees (Avoid this fee by using a Citizens ATM) | \$3 for each withdrawal, transfer, balance inquiry and mini statement (where available) when using another banks' ATM. ATM owners may charge you additional fees. |
| | Account Closing Fee | \$0 |
| Other Account Services | Money Order | \$5 |
| | Official Bank Check | \$10 |
| | Foreign Currency Exchange | \$15 |
| | Paper Statement (Avoid this fee by enrolling in no fee eStatements) | \$3 |
| 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 savings account. | |